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A FITTING HOMAGE

An 8-foot, 600-pound bronze statue of legendary World War II admiral Chester Nimitz has joined the Battleship *Missouri* Memorial and USS *Arizona* Memorial at Pearl Harbor. The sculpture, crafted by Oregon artist Rip Caswell, was unveiled in September in conjunction with the Battleship *Missouri* Memorial's annual End of World War II ceremony.

www.legion.org/honor/nimitz-sculpture

ON THE COVER

A U.S. Army Honor Guard member places a wreath at the Tomb of the Unknowns in Arlington National Cemetery during a Wreaths Across America event in 2012.

The American Legion Magazine, a leader among national general-interest publications, is published monthly by The American Legion for its 2.4 million members. These wartime veterans, working through 14,000 community-level posts, dedicate themselves to God and Country and traditional American values; strong national security; adequate and compassionate care for veterans, their widows and orphans; community service; and the wholesome development of our nation's youth.

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'The 21st Century VA Hospital'

The articles by Jeff Stoffer and Ken Olsen (October) were interesting and profoundly disturbing. There is certainly enough blame to go around, as this exposé described nationwide patterns of gross negligence and unaccountability. Hundreds of millions of dollars, and thousands of days, absurdly wasted.

Most upsetting was the fact that Rep. Mike Coffman of Colorado was "embarrassed." Seriously? He should be angry. He should be outraged. Embarrassment won't fix it.

- Edward Cunningham, Shelbyville, Ky.

In 2003, then-VA Secretary Anthony Principi appointed me to represent The American Legion on the Capital Asset Realignment Enhanced Services (CARES) Commission. We made 81 site visits at VA hospitals and clinics. We held 38 public hearings to get local input from VA stakeholders. The top priority was the need for new hospitals in Orlando, Las Vegas and Denver. High on our list were new community-based outreach clinics (CBOCs) to improve access to primary care.

The hospitals have taken longer to build than anticipated, but they are getting done. The CBOCs have met with more success; in Ohio, we've doubled their number since 2003. We also have a new specialty clinic in Columbus that doubled access to treatment, and the Wade Park campus in Cleveland completed a \$500 million expansion and renovation.

Our commission believed in what we were asked to accomplish, and I feel we did our job. Past National Commander Ron Conley's special report echoed our conclusions that VA health care is "a system worth saving."

> - Bob Ray, past commander, American Legion Department of Ohio

As a retired supervisor of the project and design sections of one of the medical centers, I was very interested in this article. It appears the engineering department at VA's central office isn't any better than when I left - in fact, it seems to have gotten worse. These individuals need to take a good refresher course on federal procurement regulations and how to properly develop a project.

Each and every person working on any of these projects is working for the serviceconnected veteran. That's why, when I went to my second and last VAMC, I put a "Patient Care" sign above my desk to remind everyone who we were there for. There needs to be a rethinking of hiring and training to all VA positions directly or indirectly involved in construction contracting. There should be no (or a bare minimum of) change orders or time extensions in any contract. Design should be no more than 60 percent of load capacity, to allow for expansion, and everyone must be aware of future equipment, as no new product is put on the market without design and testing.

- Stuart C. Moyle, Port Orford, Ore.

'They Came in Peace'

On behalf of all of us who were in Beirut, thank you for the article remembering the 30th anniversary of the bombing (October). I know I will never forget that day or the brothers we lost. Thank you for remembering our service and sacrifice.

- James Marcum, Reynoldsburg, Ohio

My son was a Navy medic who was sent to Beirut after the bombing to do rescue work. He said that when he was there, they were shooting at him as he worked. He was killed in a car accident at the beginning of the Iraq war, to which he would have been deployed. The Navy was his life.

- William D. Carson, Winterville, N.C.

Overall, I agree with Alan Dowd's conclusions about the Beirut incursion. The one thing he failed to mention was the big elephant in the room: Vietnam. The images of U.S. helicopters on the roof of the embassy in Saigon were fresh in most Americans' minds and clouded our foreign policy for decades. We were so fearful of another Vietnam that we put Marines in harm's way in Beirut for all the wrong reasons. They are trained to fight, not engage in political machinations or pacification operations. Unfortunately, a succession of U.S. presidents of both political parties has not understood that. When we are restricted by stupid rules of engagement, we will usually manage to circumvent them. The Marines in my platoon in Vietnam sure did.

- Carl A. Anderson, Prescott, Ariz.

VA incentives for fully developed claims

With all due respect to The American Legion and its great efforts to reduce the disability claims backlog (Veterans Update, October), FDCs, while nice in theory, will make little if any difference. This problem is not just of numbers but of the end result of too many denials to legitimate claims. Does VA tell claims examiners to deny claims? I doubt it. But when they are under pressure to clear more claims, something has to give.

- Michael Robinson, Pella, Iowa

'When Hell Was in Session'

The excerpt of retired Rear Adm. Jeremiah Denton's book (October) was beyond profound. I remember well his imprisonment and the inability of our government to do anything about it. Christ came to Denton's rescue when no one else would. God bless America indeed.

– Thomas Hudson, Spokane, Wash.

In 1987, I had the pleasure of meeting Jeremiah Denton at the commissioning of my second ship, USS Mobile Bay. The senator served as the keynote speaker and his wife, Jane, was the ship's sponsor. Denton presented each member of the crew with a copy of his book in honor of our being the ship's first crew. I read it cover to cover in one sitting. I gained a new respect for men like Denton and James Stockdale. Those who have read the book know what I'm talking about. For those who haven't, do so.

Scott Laplante, Worcester, Mass.

Unborn Child Protection Act

As Rep. Marsha Blackburn points out, modern technology presents clear evidence of viability in the womb even prior to the last trimester (October). But the issue here is viability after six months. In not a few states, the murder of a woman in the third trimester is charged as a double homicide.

The rhetoric about rape, health and incest is a little stale after six months.

- Cornelius T. McHugh, Greenville, N.Y.

As a female veteran, it has been my privilege to have personal choice regarding my body. I have questions for Reps. Marsha Blackburn and Jerrold Nadler: who will accept responsibility for the life expenses of the unborn child after birth, and why are women waiting so long to terminate pregnancies? *Roe v. Wade* has been upheld since the 1970s. Pro-lifers push for women to keep their babies and are probably the ones complaining the loudest about welfare.

- Sharon Pendarvis, Asheville, N.C.

'The Unstoppable Abrams'

In my letter regarding the Abrams tank plant (October), the engine should read AGT 1500, not ALF 502. My error.

- Kenneth C. Hamilton, Niceville, Fla.

Editor's note: American Legion National Chaplain Dr. Daniel McClure served in the Army Reserve from 1962 to 1964, in the Air Force from 1964 to 1976, and in the Army, Army Reserve and Iowa National Guard from 1976 to 2005.

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- Janet F.

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Remember those in harm's way this season

As we enter the Christmas season and contemplate a new year, the headlines of 2013 can't be far enough behind us. Heated debates on gun control, amnesty and health care. Chemical weapons and the possibility of a U.S. strike in Syria. The debt ceiling. The government shutdown.

Where were America's men and women in uniform as this political tug of war dragged on? On the front lines, of course – where they've been since 2001, doing the fighting and dying for freedoms we talk a lot about but still manage to take for granted. Sixty thousand U.S. troops are in Afghanistan, and though that number may shrink to half by February, the war isn't over. The enemy hasn't quit. Those with boots on the ground know that the next day, the next hour, could bring a suicide bomb, IED blast or Taliban ambush.

The media may trumpet our gradual withdrawal of forces, but I'm thinking about those who are headed overseas or are there now. Early this month, 140 members of the "Wolfpack" – the 114th Transportation Company, Minnesota National Guard – return to Afghanistan for the first time since 2009. Since October, soldiers of the Army Reserve's 760th Engineering Company out of Virginia have been closing forward operating bases and sending equipment back to the United States. Meanwhile, 45 members of New Hampshire's 238th Medevac Company are on their third deployment in eight years.

And those are the units. Just about every day I hear of an individual receiving orders to Afghanistan or another foreign outpost – a newly married Air Force photographer, an Army JAG officer facing a year away from her husband and three children, and so many others. It's their job, sure, but it's a job with risks that aren't fully realized until they're thousands of miles from home wearing helmets and body armor.

This season, let's reach out to these warriors in ways only The American Legion can. Few other Americans know the loneliness of spending a holiday in a combat zone, far from family and friends, but we do. There's nothing like a message or a care package from a veteran who can relate: "Ten years ago, I was in Iraq, wishing like hell I was back home. I'm praying for your safety today. Thank you for serving."

Go a step further by purchasing an American Legion gift membership for a deployed soldier, sailor, airman or Marine. Nothing says "you belong with us" like covering the first-year dues of a young veteran who doesn't have much disposable income. For \$25, you can do it online at www.legion.org/giftmembership.

Don't know anyone stationed overseas? Ask a fellow Legionnaire. Military service tends to run in the family; someone in your post may have a relative "over there." Has your post adopted a National Guard or reserve unit? Plenty do; contact the Legion's Internal Affairs Division at (317) 630-1321 to find out how to connect with local servicemembers and their families.

We spend a lot of time trying to meet the needs of returning veterans, but thousands are still in harm's way. This month, as you gather with your loved ones, more than a few U.S. troops will be preparing to engage the enemy. Send 'em some love.



National Commander Daniel M. Dellinger

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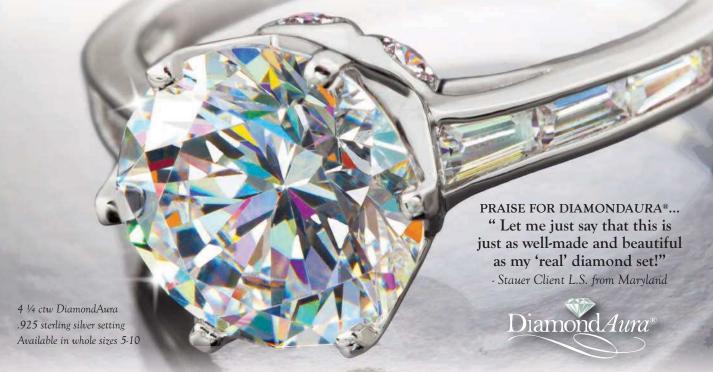
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The Student Success Act



SUPPORT

Rep. John Kline, R-Minn.

■ Kline is chairman of the Committee on Education and the Workforce.

I have heard countless stories about amazing progress happening in schools nationwide. This success isn't due to heavy-handed Washington dictates; rather, it reflects the work of parents, teachers, principals and state officials who have decided that the status quo is not good enough for our children.

My colleagues and I have spoken with many of these reformers in committee hearings. We've learned about groundbreaking programs they've implemented to serve students more effectively, the ways they're working to hold

schools more accountable to families, and how much more they would do if Washington mandates and regulations weren't standing in their way.

Instead of working with Congress to fix K-12 education law, the Obama administration chose to go rogue, granting temporary waivers in exchange for implementing the president's preferred reforms. Thirty-nine states and the District of Columbia are now beholden to new federal standards crafted without Congress, representing an unprecedented expansion of federal control over K-12 classrooms.

It's time for a new way forward. In July, the House approved the Student Success Act, which revamps our education system by reducing the federal footprint and delivering long-term solutions that parents, teachers and education leaders want – and that children deserve. It will tear down barriers to progress, and allow states and districts to think bigger, innovate and put more children on the path to a brighter future.

The Senate should give the country a vote on education reform and help us develop a final proposal for the president's signature. I look forward to working with my colleagues to meet this most fundamental responsibility.



THE HEART OF THE ISSUE

Advocates of the Student Success Act

say it would restore local control, support

effective teachers and empower parents.

Critics say the bill reduces school funding,

especially for minority students,

and removes accountability.

OPPOSE

Rep. Terri A. Sewell, D-Ala.

■ Sewell is a member of the House Financial Services Committee.

I voted against the passage of H.R. 5, the so-called Student Success Act. This bill undermines our nation's ability to ensure that all students are given equal opportunities to reach their full potential. Instead of working toward a bipartisan solution to reauthorize the Elementary

and Secondary Education
Act (ESEA), this partisan
bill includes extreme policies that would prevent
America's students from
succeeding. H.R. 5 keeps
education funding at sequestration levels, removes
accountability provisions,

weakens requirement standards and fails to ensure protections for disadvantaged students.

As the daughter of two longtime educators, I know that education is the great equalizer. Rather than leveling the playing field, this bill promotes greater educational disparity, shifting funding away from vulnerable schools.

Having grown up in Alabama's Black Belt, I know what is possible with resources and opportunities. What my constituents lack in economic prosperity they more than make up for in work ethic and integrity. If you give them opportunities, resources and a chance, they will compete. One of my biggest responsibilities as a member of Congress is to make sure that this access is never compromised.

Providing all children with a quality education is a national priority. This is why I support the Democratic substitute bill, which includes key tenets of funding, equity and protection, and ensures support to all students who might need it. I am confident we can work together in a bipartisan manner to reauthorize ESEA. Failure to act means failing our nation's students, and in so doing limiting our ability to compete globally.

CONTACT YOUR ELECTED OFFICIALS

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A merry – and safe - Christmas

Noting that "each year, hospital emergency rooms treat about 8,700 people for injuries such as falls, cuts and shocks related to holiday lights, decorations and Christmas trees," Reader's Digest offers some helpful health and safety tips for the Christmas season:

- Choose artificial trees labeled "fire resistant."
- Choose Christmas tree lights labeled as conforming to all relevant safety testing.
- When purchasing a live tree, the greener the better - and safer.
- Make sure to place the tree away from fireplaces and radiators.
- Use only flame-resistant ornaments.
- Keep ornaments with sharp or small, removable parts out of the reach of children.
- Never use more than three standard-sized sets of lights per extension cord.
- Make sure to turn off all Christmas lights before going to bed or leaving the house.
- Before purchasing a toy as a gift, read all instructions and follow age recommendations.
- Fully cook all meats and poultry, and make sure to refrigerate leftovers.

Stayin' alive

MSN Healthy Living reports that after studying 500 healthy people between the ages of 95 and 112, researchers at the Institute for Aging Research have identified several factors and traits that may contribute to longevity:

- Conscientiousness
- Outgoing nature
- Optimism
- Other-oriented volunteerism
- Marriage
- Industriousness
- Career success
- The right amount of worry (enough to compel a person to get medical screenings, for example)
- Openness to new experiences
- Positive perspective on aging



Living Well is designed to provide general information. It is not intended to be, nor is it, medical advice. Readers should consult their physicians when they have health problems.

SLEEP WELL

Your health depends on it.

BY BETH W. ORENSTEIN

Diet and exercise play an important role in preventing disease. But did you know that sleep is equally important to your health?

Many Americans don't get the recommended amount of rest. Most healthy adults need between seven and a half and nine hours per night to function at their best.

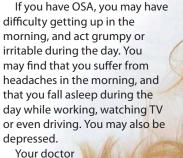
"The problem is (that) most people don't make sleep a priority, or they suffer from sleep disorders," says Dr. Sam Kuna, chief of the sleep medicine section at the Philadelphia VA Medical Center.

According to the Centers for Disease Control and Prevention (CDC), over 25 percent of Americans – about 75 million people – experience sleep problems. Some suffer from insomnia, which is difficulty falling or staying asleep.

Another common sleep disturbance is obstructive sleep apnea (OSA), in which a person's breathing pauses many times during sleep. "This is a very common sleep disorder in the veteran population," Kuna says. According to VA, one in five veterans has been diagnosed with OSA, compared to five of every 100 non-veterans.

Most adults have an occasional night or two when they can't sleep. But if you suffer from frequent insomnia that lasts longer than a few months, you need to figure out why and seek help to treat it. It could be stress, medications you're taking, or a medical issue such as asthma, allergies, acid reflux or chronic pain.

Talk to your doctor to determine the cause and find ways to reduce stress. "Your primary care doctor is a good place to start," Kuna says.



may recommend a sleep study to confirm whether you have OSA. Most are performed in

See SLEEP on page 16





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SLEEP continued from page 14

sleep labs where you can be monitored while you sleep. "However, VA is a leader in using home sleep testing to diagnose patients with sleep apnea," Kuna says.

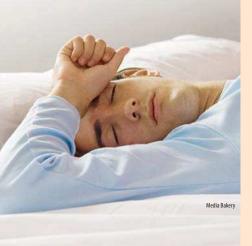
Treatment requires keeping your throat open so that your breathing is not blocked during sleep. The primary treatment is a positive airway pressure (PAP) machine that requires you to wear a tight-fitting face mask when you sleep. "Most people find that after a week or two using a PAP machine, their symptoms will improve," Kuna says.

Surgery involving the nose or throat is another option in some cases. "But surgeries don't always work to keep the airways open," Kuna says.

Many people find that losing weight helps, too. Even a small amount of weight loss can reduce the number of times you stop breathing at night. "But weight loss can be difficult to do," Kuna says.

OSA is a chronic illness requiring long-term treatment.

Beth W. Orenstein is a freelance writer living in Northampton, Pa.



KEYS TO QUALITY SHUT-EYE

Keep your bedroom dark, cool and quiet. Noise, light and high temperatures can prevent you from sleeping well.

Stick to a regular **schedule**. You can help your biological clock if you go to sleep and wake up at the same time every day.

Limit caffeine, alcohol and nicotine, all of which are **stimulants.** It's best if you stop drinking caffeinated beverages six to eight hours before bed. Limit your alcohol intake, especially at night. And quit smoking, or at least don't smoke too close to bedtime.

Exercise often. A National Sleep Foundation poll found that exercisers who slept the same amount as nonexercisers reported better sleep.

Keep naps short and early. Naps aren't necessarily a no-no, but keep them to less than 30 minutes, and get them in before 3 p.m. so they don't interfere with nighttime sleep.

Sleep aids may help.

"But most sleep specialists recommend avoiding those for people with chronic insomnia," Kuna says. VA is a leader in using cognitive behavioral therapy (CBT) as a treatment for insomnia and other sleep disorders. CBT helps patients by teaching them to correct bad sleeping habits and getting them to practice mind-calming exercises before bed.

Sleep apnea diagnosis and treatment. When patients suffer from sleep apnea, it's often their bed partner who reports it. Snoring and restlessness during sleep are frequent signs that there may be a problem.



When social anxiety, **PTSD** intersect

Everyone feels shy now and then. But for a growing number of people suffering from a condition known as social anxiety disorder (SAD), the shyness is so extreme that they find it difficult to answer the telephone, go into a store or even walk down the street. SAD can be a devastating condition, capable of wrecking careers and relationships, and those suffering from it often become very lonely and isolated.

According to the Anxiety and Depression Association of America, about 15 million U.S. adults suffer from some degree of social anxiety, making it the third-largest psychological problem in the country behind depression and alcoholism. Many people coping with post-traumatic stress disorder (PTSD) also struggle with SAD. One study found that almost one-third of combat veterans with PTSD also suffered from SAD to some extent.

Thankfully, help is available. Certain antidepressants can treat the condition, as can group work and cognitive behavioral therapy, which teaches skills in the classroom that come naturally to most – starting a conversation with a stranger, for example. Those with SAD practice in a nonthreatening environment, and gradually build up the confidence to expose themselves to more social situations and apply what they have learned.



Blood in the DVD player

Researchers from Stockholm's KTH Royal Institute of Technology have converted the laser of a DVD drive into a microscope capable of cellular imaging and blood scans.

This could mean accurate tests for HIV and other diseases within minutes.

According to the ExtremeTech blog, a commercial DVD drive can be retooled with a light sensor that can read blood samples and a semitranslucent disc that can be customized depending on the disease being analyzed. This "lab on a DVD" costs less than \$200, making it more viable than the \$30,000 machinery usually used for such blood tests.

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VSOs: No more benefits hostage-taking

BY TOM PHILPOTT

Enough! And never again!

That was the stern message delivered by three dozen military associations and veterans service organizations to politicians during an Oct. 15 rally at the National World War II Memorial in Washington.

It came a day before Congress finally reopened the federal government after having closed much

of it down for 16 days. The shutdown damaged military readiness in small but countless ways, put at risk VA payments to 5 million beneficiaries and cost the U.S. economy an estimated \$24 billion, according to the Standard & Poor's agency.

The message delivered at the rally is one that The American Legion and other veterans groups hope will resonate with politicians into 2014, when Congress has set deadlines for more bitter showdowns and brinksmanship. Again, the issue will be raising the

debt ceiling and funding federal programs on which millions of veterans, military members and families rely.

Congress did enact legislation, the Pay Our Military Act, to allow servicemembers and most defense civilians to be paid during the shutdown. But members of the National Guard and reserve components had to stop weekend drills. Hundreds of thousands of federal civilians were furloughed. The military halted most permanent change-ofstation moves and shut down promotion boards. Commissaries were closed for weeks.

With the Veterans Benefits Administration having to furlough 7,800 employees, VA Secretary Eric Shinseki warned that claims processing had stopped, and 5.18 million disabled veterans, VA pensioners, eligible survivors and students attending school on the GI Bill would not receive November benefit payments if the shutdown went on much longer.

Opinion polls showed that most Americans blamed the shutdown on House Republicans who had tried to kill the 2010 Patient Protection and Affordable Care Act (aka Obamacare) by attaching language defunding that law to a stopgap funding bill Congress needed to pass to keep the government open into the new fiscal year.

To no one's surprise, President Obama and the Democrat-led Senate blocked the bill, and large parts of the government had to close. Two weeks

> into the shutdown, Congress flirted with another potential calamity: defaulting on U.S. debt obligations by not raising the federal debt ceiling.

When a small group of veterans, led by Tea Party Republicans, pulled down barriers at the memorial plaza and piled them in front of the White House, the Military Coalition - an umbrella group of major military associations and veterans groups - decided to refocus the attention of

Congress and the national media on the real concerns of its beneficiaries. One by

one, representatives of veterans and military families calmly described the shutdown's impact on veterans and military communities.

Steve Gonzalez, assistant director of the Legion's Economic Division, noted that veterans had "been assured and reassured by the president and members of Congress on numerous occasions that the budget won't be balanced on the backs of veterans - and yet here we are."

Suspension of weekend drills reinforced for Guard and reserve forces that, despite their wartime service, Congress and the administration still view them as "second-class warriors," said retired Marine Maj. Gen. Drew Davis, executive director of the Reserve Officers Association.

Rally organizers had barred politicians from sharing the microphone, but they were invited to listen. Only time will tell if they did.

Tom Philpott, a Coast Guard veteran, has written about veterans and military personnel issues for more than 30 years.



Steve Gonzalez, assistant director of The American Legion's Economic Division, calls for an end to the government shutdown at an Oct. 15 press conference in Washington. Photo by Craig Roberts



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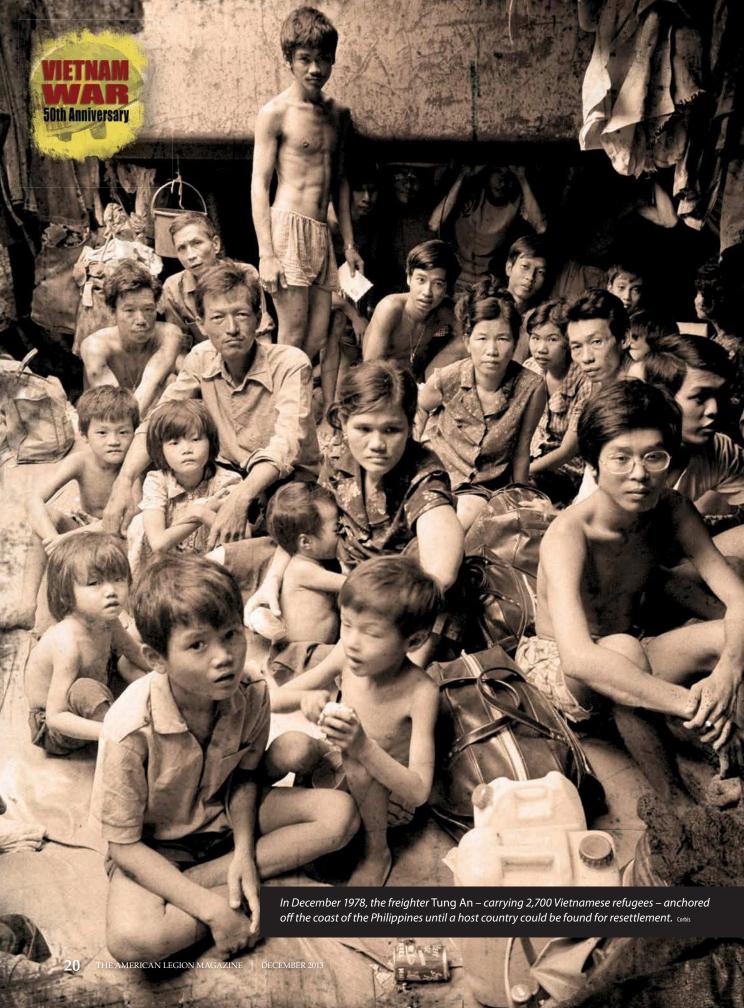
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The WRONG Side Won

Reminiscences and reflections of a Vietnam War correspondent turned theologian.

BY UWE SIEMON-NETTO

t the height of the Vietnam War, Ralph White tried to join the U.S. Marine Corps but was turned down because of an eye injury he had sustained playing tennis. As the fighting drew to a tumultuous close in April 1975, however, 27-year-old White was in Saigon, acting true to the leatherneck motto "Semper fidelis" – only by civilian means.

By cajoling, twisting arms and cleverly bypassing red tape, White found an ingenious way to rescue 112 Vietnamese employees of Chase National Bank and their family members: he simply adopted all of them in the presence of U.S. justices of the peace on emergency duty at Saigon's Tan Son Nhat Airport. In the face of an impending defeat of the United States' South Vietnamese ally, this American civilian who had wanted to be a Marine achieved a small but remarkable victory.

Four days later, on April 30, Soviet-made T-54 tanks completed the communist conquest of South Vietnam by bursting through the gate of the presidential palace in Saigon. Inside, newly appointed South Vietnamese President Duong Van "Big" Minh offered to transfer power. North Vietnamese Col. Bui Tin replied, "There is no question of your transferring power ... You cannot give up what you don't have."

To me, a German, these words sounded identical to the terms the Allies imposed on my country in 1945 when I was still a child: unconditional surrender. The irony was that while at the end of World War II a manifestly evil government was forced to surrender this way, the opposite was true 30 years later in Saigon: a totalitarian regime with deeply inhumane features bullied a much more humane – though faulty – opponent into capitulating unconditionally, and the world cheered.

Having covered Vietnam for West Germany's largest publishing house over a period of five years, I concluded that the wrong side had won.

There was no reason to rejoice. Yet when President Gerald Ford proclaimed at Tulane University in New Orleans that the Vietnam War "is finished as far as America is concerned," one week before South Vietnam was finally crushed, he received a standing ovation.

The reaction should have been more muted given the grim fate to which vast numbers of South Vietnamese had been delivered. For them, the real Calvary only started with the communist victory. Between 200,000 and 400,000 drowned while fleeing their country on fishing boats and makeshift vessels, according to the U.N. High Commission for Refugees. Some 65,000 were executed. One million ended up in concentration camps, where 165,000 were tortured or starved to death. Among those killed were 30,000 whose names had been on lists of CIA informants left behind at the embassy, *National Review* reported.

Proportionately speaking, Ralph White outperformed the U.S. government: he got all his people out, just as he intended to when he volunteered to be sent from Bangkok to Saigon as acting general manager of Chase's Vietnam branch two weeks before Saigon fell. In his report to his boss at Chase, he later wrote that "maintaining an American liaison between bank and embassy to ensure maximum coordination with evacuation planning" was the "sole purpose" of his assignment.

"Reading my report makes me pretty proud of that 27-year-old man," says White, who is now a writer in Litchfield, Conn.

lmost four decades after the collapse of South Vietnam, I came across another moving story about an American civilian acting as bravely and faithfully to her values as any good soldier. Patricia Palermo was a blonde Pan Am stewardess from Nebraska who volunteered to serve as a purser on shuttle flights from

Guam to Saigon, flying "fresh-faced, rosy-cheeked and high-spirited young men" to the war zone, as she recalled in a recent interview. "When I saw them again 12 months later, they looked like 50-year-old men. Many were wounded and crippled, some drugged out. They were not allowed to board until after the other 'returnees' had been loaded in the cargo bay – those in zinc coffins."

Palermo, who now lives in New York, said in a telephone interview that she was so emotionally shaken by these flights that she blocked them out of her mind until 1980, when she watched on television a live report of the first parade honoring Vietnam veterans. "I immediately rushed out of my house and joined in," she recalled.

The most dramatic part of her flying career came during the last days of the war, when Pan Am took at least 2,000 babies, mostly Asian-Americans due for adoption in the United States out of Saigon. "We weren't allowed to leave the aircraft because of enemy fire, but we could see how some desperate mothers threw their children over the fence at Tan Son Nhat to be brought to safety by our crews. I remember someone handing me two babies hidden in a basket. Once I counted more than 400 babies on our Boeing 747. They were everywhere, even in the luggage racks above the seats, and they were so still, always so still"

I watched the fall of Saigon on television in my apartment in Paris with mounting grief and anger. I marveled at the beautiful execution of Operation Frequent Wind, which evacuated the last 1,373 Americans, plus 5,595 Vietnamese and other nationals, in helicopters primarily from a landing pad on top of the U.S. military attache's office at the U.S. Embassy April 29-30. I had been there seven years earlier during the Tet Offensive and watched from across the street as the communists' attack on the embassy was defeated. Now they were about to triumph; hence my grief.

My anger, though, was directed primarily at the students and intellectuals cheering the communist victory as an act of liberation. They were doing this everywhere: across the River Seine on the Left Bank; in my own country, West Germany; and in the United States. Watching a sea of red-and-blue Viet Cong flags on TV made me feel nauseated, because to me these colors stood for the heinous massacres I had witnessed in Vietnam.

One night in the Central Highlands, for example, I happened upon the mutilated corpses of a village chief, his wife and their 12 children, all tortured by communist henchmen. As the villagers told me, the family was killed because the chief had stayed

loyal to the Saigon government. That was in 1965. In 1967, an election year, the Viet Cong committed at least 100,000 such acts of terror against civilians to prevent them from going to the polls.

hen French newscasters announced the end of South Vietnam, I instinctively reached for a book that had lain on my bedside table in the Continental Palace hotel in Saigon and accompanied me to Paris: "The Two Vietnams." I had met its author, French political scientist Bernard B. Fall, many times in Saigon and Washington before he was killed by a Viet Cong mine. He was, to me, one of the world's most astute experts on Indochina. One passage in his book has haunted me ever since. Fall quotes North Vietnam's chief strategist, Gen. Vo Nguyen Giap, who died Oct. 4 at the age of 102, as telling the political commissars of one of his divisions: "The enemy (meaning the West) ... does not possess ... the psychological and political means to fight a long-drawn-out war."

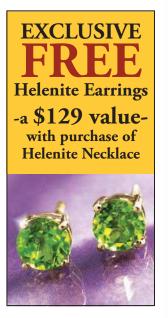
Giap never doubted America's military capabilities but believed he had found democracy's Achilles' heel, as Fall explained: "In all likelihood, Giap concludes, public opinion in the democracy will demand an end to the 'useless bloodshed,' or its legislature will insist on knowing for how long it will have to vote astronomical credits without a clear-cut victory in sight. This is what eternally compels the military leaders of democratic armies to promise a quick end to the war – to 'bring the boys home by Christmas' – or forces the democratic politicians to agree to almost any kind of humiliating compromise rather than to accept the idea of a semi-permanent anti-guerrilla operation."

Was this dire analysis borne out by Washington's failure to respond, as promised, "with decisive military force" to any North Vietnamese violation of the 1973 Paris accords, I wondered? The accords had allowed Hanoi to keep 80,000 regular troops in the South, but nothing happened when that number increased to 200,000. As the Vietnam drama unfolded so calamitously, I also wondered how we in the media, including the overwhelming majority of us not overtly or tacitly siding with the Viet Cong, failed to make our readers recognize the most incontrovertible evidence that most South Vietnamese never favored the communists: from the start we correspondents had watched them flee the Viet Cong.

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very end, the refugees gravitated to the shrinking parts of the country controlled by Saigon; 2 million poured into Da Nang. The roads to Saigon were so clogged with fleeing families that they slowed down the North Vietnamese advance, and when it was over, "boat people" not only sailed away from the

A South Vietnamese woman mourns over the body of her

husband, found with 47 others in a mass grave near Hue. Corbis

south in huge numbers but from northern ports as well. Never before in Vietnamese history has there been such a mass exodus from that country - not in Chinese, French or American days. And this was supposed to be liberation? Somehow, I suspected then, and am convinced now, that logic was one of the casualties of the Vietnam War. And so was intellectual honesty.

One image flashing across my TV screen in Paris stayed with me for decades because it punctuated these reflections. It showed South Vietnamese Vice President Nguyen Cao Ky at the controls of an UH-1A (Huey) helicopter landing on the flight deck of the aircraft carrier USS Midway. I had known Ky well and liked him. True, he was a flashy Vietnam Air Force general, a peacock like many a military man throughout history. But he was not the crooked clown he was so often made out to be.

Six years earlier, in May 1969, Ky and I had traveled together to Saigon from Paris, where I had been covering the Vietnam peace talks and he headed Saigon's delegation. Our conversation was unusually awkward, probably because both of us knew that things were not going well in Paris for his side; it was evident that a flawed perception in the United States and elsewhere of the 1968 Tet Offensive had broken America's will to bring this conflict to a victorious conclusion.

"But we won Tet!" Ky fumed. "Why do Americans think otherwise?"

"I know, General, I was in Hue when you won," I answered. "But the public in the United States and in Europe received a different message."

In Hue I had stood at the rim of a mass grave containing the bodies of at least 1,000 men, women and children murdered by the communists. A U.S. television team wandered about the scene aimlessly. "Why don't you film this?" my colleague

Peter Braestrup of The Washington Post asked them. Their cameraman replied, "We are not here to spread anti-communist propaganda."

I told Ky this, and he did not comment. He knew that I knew that the military victory of the Americans and South Vietnamese at Tet was turned into a political defeat when

Walter Cronkite declared the war unwinnable on CBS in a statement after a brief post-Tet visit. This flew in the face of what many of us combat correspondents had witnessed and reported from Hue. "If I've lost Cronkite, I've lost Middle America," President Lyndon B. Johnson is reported to have said. I shared his sense of loss and have never forgiven the iconic Cronkite for his act of journalistic malpractice.

Ky kept staring at the door leading to the cockpit of the Air France airliner.

"Why do you keep looking there?" I asked him. "All I want is to be a pilot again," he said quietly. His escape to Midway at the controls of a Huey marked the end of his flying career.

few years ago, I taught an advanced journalism class at Concordia University Irvine in California. We focused on the large and successful Vietnamese refugee community in Orange County. Student Kellie Kotraba, now a successful journalist in Missouri, came across a study by a group of eight renowned researchers headed by Harvard psychiatrist Richard F. Mollica, titled "Brain Structural Abnormalities and Mental Health Sequelae in South Vietnamese Ex-Political Detainees Who Survived Traumatic Head Injury and Torture."

The study, published by the American Medical Association, showed that thousands of former political detainees now living in the United States still suffer severely from the aftereffects of torture inflicted on them during their captivity decades ago. "There must be over 100,000 of them," Mollica told Kotraba, who then asked the Vietnamese Embassy in Washington for a comment. She received a denial in the form of an email from the embassy's press attache, Tung Pham, which read,

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"Information saying that inmates of reeducation camp (sic) was (sic) tortured is totally untrue."

This was to be expected. More surprising was the fact that the Mollica study received little attention in the U.S. media when it came out in 2009, and when I offered Kotraba's fascinating stories to several publications their editors weren't interested.

Why did U.S. editors ignore information about suffering at such a massive scale in their midst as a consequence of the Vietnam War, I wondered? There exists a strong analogy between what happened in some of the 300 communist gulags in Vietnam and the concentration camps in Nazioccupied Europe. I just finished reading a French translation of the account by Father Andrew Nguyen Huu Le, a Catholic priest now living in New Zealand, of his 13 years in communist captivity, 2,020 days of which he spent in leg irons – causing festering wounds where maggots bred.

In "Je dois vivre" ("I must live"), Le describes in gruesome detail how his friend Dang Van Tiep, a former South Vietnamese Army major and member of Parliament, was killed to the merriment of a crowd of communist functionaries and their wives screaming with delight. He was made to drink large amounts of water. Then prison trusty Bui Thi Dinh, the most sadistic official in the Thanh Cam penal camp, jumped on Tiep's abdomen until it burst and his intestines spilled out. Tiep died.

Dinh had been a captain in the South Vietnamese Army. The captives at Thanh Cam referred to him as "Kapo," a term used for trusties in Nazi concentration camps. Like some former Nazi Kapos, he made it to the United States. He was discovered in Garden Grove, Calif., arrested and ordered deported. At last report, he lived in the Marshall Islands.

In his book, Le describes his frequent flash-backs, which include severe abdominal pains. Flashbacks are a condition many U.S. veterans know all too well. When I worked as a chaplain intern among these men at the VA medical center in St. Cloud, Minn., I met a baker from St. Paul who had a recurring nightmare. Every day he dreamed of an incident near Da Nang. He was riding shotgun at the back of a military truck and saw a little boy pull the pin of a hand grenade, ready to lob it onto the truck where it would probably have killed an entire platoon.

The soldier killed the child. But then, night after night, he saw the distorted face of the dying boy. "He was about 8 years old," said the veteran, "and now I have twins and in my dreams his face takes

on their features." This was one of the saddest stories I heard during my internship that was part of the theological education I began mid-career, probably in response to my experiences as a reporter in Vietnam.

But there was something worse I found among those former Vietnam warriors: almost every member of the three pastoral care groups I led together with a psychologist had been called a baby killer within the first 24 hours of his return from the war. One was even asked not to return to his church until his hair had grown again, and would he please turn up in civilian clothes.

Most men in my groups believed in God but thought he had deserted them in Vietnam. So they had "flipped God off," as they called it. I wrote a theology for Vietnam veterans titled "The Acquittal of God," reminding them of the insight by the martyred German theologian Dietrich Bonhoeffer, who said that man is called to "suffer with God in a godless world," which in their case implied that God is suffering with them and was always with them in their suffering – both in Vietnam and after their return. Therefore, God was not a deserter but their fellow sufferer. Many of the patients found this thought compelling.

To this day, I hear Vietnam veterans ask, "Was our sacrifice in vain?" As an old war correspondent, I am unable to respond to this question intelligently. But as a theologian I do have an answer. In his famous treatise "Whether Soldiers, Too, Can Be Saved," Martin Luther compared the vocation of a warrior with that of a surgeon who might have to amputate a patient's limb in order to save the rest of his body. Often patients die in the days or months after surgery. But does this mean that the operation was futile?

As a war correspondent, I saw the vast majority of GIs and South Vietnamese soldiers faithfully act out their vocation in the service of others. The wrong side won; this is true. As a theologian, I must add: humans are not the lords of history, and history is always open to the future. It might take many more decades until we see the soldiers' sacrifice in Vietnam bear fruit and the communist regime vanish, just as other tyrannies have disappeared in the past. Perhaps then the world will discover that the blood Americans and their allies shed in Vietnam has been the seed of a victory much more profound than the one they were denied April 30, 1975.

Uwe Siemon-Netto's latest book is "Duc: A Reporter's Love for the Wounded People of Vietnam."

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Oliver North

'What my life has been all about'

BY MARK SEAVEY

aith. Family. Freedom. Those three words matter deeply to Lt. Col. Oliver T. North.

"When my grandkids turn 12, I give them three things and a note," he says from his office in Reston, Va. "The three things are a compass, a shotgun and a Bible. And I tell them in the note, if you learn to use all three - and it has to be all three - you'll never be lost, you'll never be hungry, and you need fear nothing. But you have to learn to use all three. That's important."

In his autobiography "Under Fire: An American Story," co-written with William Novak, North disputes both his lionization by supporters and his castigation by critics. "In the years since I was fired, my detractors have often dramatized and exaggerated what happened. But so have some of my supporters. While I certainly appreciate their endorsement, I am neither a saint nor a hero."

However he is characterized, one thing is certain about Oliver North, a 20-year member of The American Legion: he isn't shy about speaking his mind. He recently spoke with *The American Legion Magazine* about his life, his place in history and his views on current events.

The military life was in you almost from birth, wasn't it?

Fort Sam Houston. The hospital was not even finished when my mom and dad reported for duty. Dad was with the 95th Infantry Division. They'd met in 1940 at a USO dance at Fort Niagara. Service was expected from us. All my brothers served. I have an Army brother, a Navy brother and a sister who married an Air Force guy. I don't think any one of us had any choice except perhaps what service we were going to go into.

Religion has also been with you for most of your life. How has faith guided you?

The '40s and '50s were a lot different than the world is today. You went to church on Sundays. My brothers and I were all acolytes and altar boys. You



Watch an American Legion video interview with Oliver North.

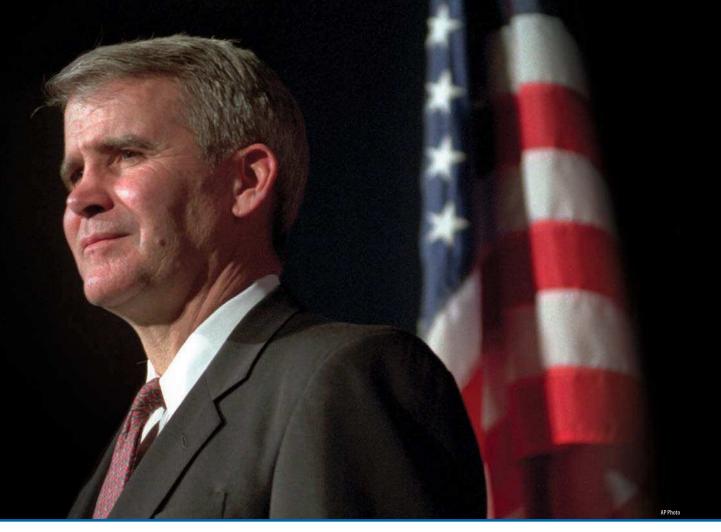
www.legion.org/
magazine

went to church together as a family. You came home together. You had Sunday dinner with a tie.

Growing up with a background in faith changes your perspective on what is really important in life, and I hope I've been able to inculcate that within our children and my wife. I believe strongly in Jesus Christ, and we're not ashamed to say so. Today that's kind of, "Whoa, you're one of those right-wing crazies with God and guns and your Bible." Well, yeah, and it hasn't hurt us. In fact, it has been a crucial element of my life.

What was your route to the Marine Corps?

I initially went to SUNY (State University of New York) Brockport, and enlisted in the Marine Corps Reserves out of there, and got my appointment to Annapolis because of that. The dean of men at SUNY Brockport was Dr. Harold Rakov, and he encouraged many of us to go into the military and use the education we were getting as an opportunity. He had been a Marine during World War II. He and my mom had gone to SUNY Oswego together, so this was a no-brainer. When I put in an application from the Marine Reserve to go to the U.S. Naval Academy, I didn't think twice.



How has education changed since then?

When I was in high school with my brothers, all of our male teachers were veterans of World War II or Korea or both. All of our uncles were veterans of World War II or Korea or both. And, of course, our dad was a hero. Growing up, everybody – not just us in the North family, but *everybody* – knew a hero from a previous war. It was not at all unusual to have college professors and high-school teachers who had wartime experience.

Russ Robertson, who was the athletic director for the tiny high school we went to, had lost his leg on Guadalcanal as a Marine. There wasn't a boy at that high school of perhaps 150 boys who didn't look at him with some degree of admiration. He could still beat every kid in that high school at the 100-yard dash, and the prosthetic limbs in those days were nothing like the ones we see today.

The military was not looked upon as a bad thing until, quite frankly, the war that I was in in the '60s. That's when war and service in our military became a terrible thing. It was protested. Nowadays, you find college administrators who were students during the Vietnam War, who were out there burning their draft cards so they could avoid

service, in large part because it was "the thing to do." Well, guess who we've got running the colleges and universities of America today? I'm not surprised it's happened. Disappointed, yes, but not surprised.

Few people know that you were a boxer and once fought author and former U.S. Sen. Jim Webb, also a Vietnam War veteran.

The boxing program at the Naval Academy was a rigorous experience. The great thing about boxing at the academy was Emerson Smith, who had been Jack Dempsey's boxing coach during all those smokers he'd done in the Pacific war. He knew boxing. What Emerson Smith did was indoctrinate us in the martial arts, in how to defend yourself and how to attack using 16-ounce gloves and headgear so you weren't going to do damage to somebody that was going to be permanent.

Jim Webb is a good boxer. I like to think that the reason I won is I worked harder at it, could take a punch perhaps a little bit better, and he kept dropping his left ... and that gave me a chance to get him with that right. He dropped down a weight class the next year to avoid me, and a natural 145-pounder beat the living tar out of him because he dropped so much weight.

Oliver North and Soldier's Wish

Lt. Col. Oliver North was scheduled to join Soldier's Wish – an American Legion-sponsored program that fulfills unmet needs for veterans and military personnel - in the granting of a wish during the Standing for Liberty "Freedom Rising" event in Tulsa, Okla., on Nov. 3.

North was one of many celebrities headlining the patriotic program, which included music, drama and distinguished speakers. North was also set to join Branson, Mo., entertainer Tony Orlando in granting a wish on Veterans Day.

- www.soldierswish.org
- standingforliberty.com

One date from the Vietnam War – May 25, 1969 – has major significance to you. Why?

Terrible day on a mountaintop. Hill 410. First platoon commander Bill Haskell was badly wounded. Bill and I were at one point the only officers left in that rifle company, so we were very close. Very badly wounded, he lost an eye, and no one expected him to live. But he's lived a long and fruitful life since, thanks to a great Navy corpsman and, of course, the doctors and nurses who treated him for many months thereafter.

The most vivid recollection I have of that day isn't the things I did. It was what one of my young Marines said. It took us five, six hours to get to the top of that hill. A lot were killed and wounded. One of the young Marines, Pierre Ciroux - we called him "Frenchy," of course, because he was a French Canadian - he'd enlisted in the Marine Corps because so many Americans had gone to Canada to avoid the draft that he couldn't find work, so he walked across the border at Presque Isle, Maine, and enlisted in the Marine Corps. When (the captain) got up to the top of the hill, I'd been wounded - not as bad as I eventually would and Frenchy said, "You should have seen my lieutenant." They gave me a medal for that day, but I didn't deserve the medal. Frenchy Ciroux and Ernie Tooten and Jim Lehnert and the guys who went up that hill with me deserved the medal.

The idea that someone would say "my lieutenant" - not "the lieutenant" or "Lieutenant North" or "Blue," as the nickname went, but "my lieutenant" - means as much to me as anything that ever happened to me in the Marine Corps. That doesn't

mean that they like you, but that they love you, and they respect you, and they would go with you through hell itself. And that's why we ended up taking that hill. It was their courage. Officers often get more medals than they deserve, and the troops rarely get the recognition they warrant. That rifle platoon was full of guys like that.

What distinguishes today's war heroes from those of the past?

That so many of these current heroes would say what guys like (Medal of Honor recipient) Clint (Romesha) would say - "I kept company with heroes" - reflects as much about their parenting as it does about those of us who served in Vietnam. The parents have done a magnificent job.

When I went to Vietnam, there were 210 million Americans. Today, there are 330 million. One percent of the American people can say they know the name of someone serving in our Army, Navy, Air Force, Marine Corps or Coast Guard. I don't think that is a good thing. I don't know the answer. Certainly we can't afford an enormous military. When my mom and dad were part of that greatest generation, 16.5 million were in uniform – most of whom volunteered. They came in because we were at war and the country needed them. Yeah, some saw that little vellow envelope and walked down to the recruiting station because they wanted more of a choice than they were going to get from the draft board. But everybody knew the name of someone serving. Today, a tiny fraction of America knows anything about the military.

Do you think those who have been fighting in Iraq and Afghanistan have been adequately honored for their heroism and courage?

For 10 years, 2.4 million young Americans served in (Operation Iragi Freedom and Operation Enduring Freedom), not just at the time of the war but in the war. And you think about how few Medals of Honor have been awarded, particularly to live recipients. Something's wrong in the system.

Does society misunderstand military service and veterans in general?

It's a great insult to ignore veterans. The person who is coming back and trying to take the GI Bill and go to college, get an opportunity to get a good job, and just (gets) ignored. People in companies today, when they have two people show up for a job, they look at one who is a high-school graduate and one who has come out of four years in the military ... they'll take the high-school graduate because they don't want to worry about the



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problems the other person might have had. Even though they have all the characteristics that you would want in an employee – dedication, commitment, integrity – they'll take the unproven high school graduate. It's outrageous.

American Legion posts around the country will bring a guy in and say, "Look, we understand. You're a veteran. I'm a veteran. Let's deal with some of these issues."

We've been at war longer than we've ever been at war before. What we need to do a better job of – and Freedom Alliance is also working on this, particularly with our wounded veterans – taking that military MOS and finding the civilian counterpart. I think that ought to be our primary job at Freedom Alliance, at The American Legion and at every veterans organization. We ought to be focusing on the millions coming out of this war who would make great employees for any company on the planet. They can be very productive people if you just give them a chance.

The Freedom Alliance really sprang from the Iran-Contra scandal. Does it bother you that when people hear your name, the scandal is usually the first association?

Everybody knew what was happening was wrong and should not have taken place. It was grossly unfair to try to take one Marine lieutenant colonel and pin the wrath of Congress on him.

It was a very polarizing time in America. There's a lot of people who tell mythology today about how Tip O'Neill and Ronald Reagan would get together at the end of the day and have a drink together and pat each other on the back and say, "Well, tomorrow will be another day." But that wasn't true at all.

The fact is, I was there the night that Ronald Reagan called the leaders of Congress in, before Grenada. This is October 1983, and Tip O'Neill is the speaker of the House. And O'Neill stormed out of that meeting threatening that the president would be impeached for going to Grenada. People forget how very polarized Washington was. Democratic leadership, liberal in Congress; Republican president, very conservative in the White House ... Reagan knew exactly what he wanted to do as president. He wanted to bring down the evil empire, and he did, in spite of (Congress).

By the summer of 1987 this is at a boiling point because Ronald Reagan had accomplished a lot of what he set out to do. The last thing that needed to be done was bring down the (Berlin) Wall.

Reagan was a polarizing figure for the media.



Learn more about North's work with Freedom Alliance.

www.freedomalliance.org

This particular event (the Iran-Contra scandal and trial) crystalized a lot of that angst, particularly with the media and the politicians. You had pundits and politicians on one side and the American people on the other. If they picked me to go and try to indict Ronald Reagan, they picked the wrong guy. I understood what the words "Semper Fidelis" really meant, and I was not going to be ashamed to say so. The outcome was a whole lot different than a lot of people expected it to be.

The day I was indicted was just a horrible day. It was the day I resigned my commission as a Marine and entered the retired ranks. Would love to have stayed a Marine. Didn't get to. Went off and ran for the U.S. Senate in 1994 and raised a boatload of money because so many people had donated to my defense fund.

You turned your defense fund into Freedom Alliance.

(Lt. Gen.) Ed Bronars and I took what wasn't being used to pay for lawyers or security, donated some of it to the Naval Academy Chapel and used the rest of it to start the organization now called Freedom Alliance. We've helped thousands of troops who otherwise never would have gotten it. We've helped hundreds of kids go to college through the scholarship program. And we've allowed hundreds of youngsters to experience what being in the military is like through our military leadership academies.

Looking back today, how would you generally describe your philosophy on life and service?

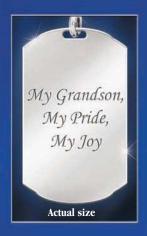
If you can't enjoy what you're doing, if you're not taking pleasure in what you're doing, if you're not in some way enthusing someone else about what they could do, you're kind of wasting God's good air, I think. Hopefully I've been able to do that over the years. I tell every young person who I work with, "If there is anything I can do to help you get up and go on beyond where you are today, I'll do it, because that's what my life has been all about."

Mark Seavey is a writer and blogger for The American Legion.

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he holiday season is filled with gift-giving questions. Is it the right color? Will it fit? Do they already have one? One idea certain to please is a charitable donation to The American Legion. Tax-deductible contributions enable the organization to provide such youth programs as Boys Nation, Junior Shooting Sports and Oratoricals. Financial gifts are also the lifeblood of American Legion endowments and funds that help victims of natural disaster, support organizations that help children in need, and comfort members of the U.S. Armed Forces recovering from wounds and illnesses at military hospitals and transition units.

Expressions of gratitude amplify the impact of such gifts. "Getting a gift like this makes you feel like someone still cares for you," said Sgt. Conjevaram Phillips, who was recovering at Fort Hood, Texas, when Operation Comfort Warriors provided recreational equipment for his transition unit. "When I came back from Iraq ... I was amazed. It's the small things that matter. A donation like this means a lot to us soldiers."

"I realize I'm now a part of a much bigger family with The American Legion," said Jennifer Clapp, a Legacy Scholarship recipient whose father died in a Black Hawk helicopter crash. "It means so much to me that you thought of me after my father made such a sacrifice. All I can say is thank you."

American Legion charities and funds indeed make differences. Learn more online. *www.legion.org/donate*

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"My father would have wanted my education to continue, and he would be so arateful for the contribution received from The American Legion." Taylor Curry, recipient of the Legacy Scholarship

"With Boys State, you really learn how the whole system of government works, how you support people and give speeches, and how to have civic pride. I was blown away."

Jake Rademacher, filmmaker and 1992 Illinois Boys State alum

"This competition is really helpful. It's also extremely helpful with the knowledge that you learn about the U.S. Constitution."

Tori Beth Black of Iva. S.C., 2010 National Oratorical Contest champion



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"Young people need **HEROES**"



Medal of Honor recipients share their stories and life lessons with students.

Above: Jay Vargas, Patrick Brady and Jack Jacobs, from left, speak to students at Bentonville High School in Arkansas. American Legion photo

BY HENRY HOWARD

taff Sgt. Webster Anderson suffered severe wounds to both legs in an assault by the North Vietnamese when two grenades exploded at his feet. Unable to stand, he continued to fight, attempting to toss away another grenade that landed near a wounded member of his gun crew. When it exploded, Anderson lost an arm, but he'd saved his men.

"I flew in and picked up what was left of Webster after he had inspired his men to defeat the communists," recalls retired Maj. Gen. Patrick Brady, a Dustoff helicopter pilot during the Vietnam War. "Miraculously, the medics saved his life, but his efforts to save his men cost him both legs and an arm, and earned the Medal of Honor. Webster and I became close, and some years later we were speaking at a school in Oklahoma. One of the youngsters asked Webster if he would do what he did again, knowing what it would cost him.

"Webster's answer moves me to this day. He said, 'Young man, I only have one arm left, but my country can have it any time they want."

Such extraordinary stories of courage and heroism set apart the small group of Americans who wear the nation's highest military decoration. Though Anderson died in 2003, Brady and the other 80 or so living recipients of the Medal of Honor are still inspiring students with their stories through the Congressional Medal of Honor Foundation's Character Development Program (CDP).

"There is no future for America unless we grow patriots – not just people who say they love America, but people who support and defend America," Brady says. "We are very interested in taking our life experiences and passing them on to young people in an effort to improve their lives as well as strengthen the nation."

Through the program, Medal of Honor recipients share their experiences and interact with junior and senior high school students. A few months ago, at Bentonville High School in Arkansas, Brady – joined by fellow recipients Col. Jay Vargas and Col. Jack Jacobs – told Anderson's story. Their message focused on six core values: courage, sacrifice, patriotism, integrity, citizenship and commitment.

Vargas, a retired Marine who went on to complete master's and doctorate degrees, admitted that he made mistakes as a youth. "I slipped and fell a couple of times," he told a crowd of 100 students and staff members. "So don't be afraid. If you have a problem, work it out with your teacher and each other. Life is a challenge. Start now and dream what you want to be someday. Study hard, believe in yourself, and be yourself."

Jacobs challenged students to improve themselves and volunteer in their communities.

"I am someone who believes in universal service," said Jacobs, who now teaches at West Point Military Academy after a 20-year Army career. "Everyone who lives in a free country should serve in some way. The only reason we enjoy our freedom is because there are other people who feel the way we do. The only way to maintain our freedom is to honor those who came before us and to educate ourselves."

After the presentations, students approached Brady, Vargas and Jacobs for handshakes, hugs, autographs, photographs or sometimes just a simple "thank you." Then three graduating seniors signed their military enlistment papers as the Medal of Honor recipients looked on.

Bentonville graduate and West Point cadet Sarah Galloway says the CDP presentation continues to inspire her. "I have my moments of doubt about what I may be facing. But these stories reassure me that this is what I should be doing."

Galloway, whose father has served with the National Guard for two decades, was raised on the ideals of patriotism and service to country. Still, the story of Webster Anderson's sacrifice lingers in her mind.

"He would give anything to protect his country and his fellow soldiers and people at home," she says. "It's a hard thing to imagine, but it gives me inspiration to do what I need to do for my country. I hope that one day I can be that brave for my country, too."

'We challenge everybody' The average age of a Medal of Honor recipient is 78. Brady, Jacobs and Vargas joked in Bentonville that their combined ages make them older than America itself. The recipients believe it's imperative they tell their stories – and quickly – at schools throughout the United States and DoD installations overseas. That's where Jennifer Lennon comes in.

"The sense of urgency is there to get this program into schools while they (older recipients) can still help me and be a part of it," says Lennon, the Congressional Medal of Honor Foundation's vice president of development and education. "From their perspective, and from (the perspective of) others in education, this is sorely needed. It's about time. For the recipients, it's about urgency. For the nation, it's about doing the right thing and getting values in place that are essential for the happiness of our children and to ensure democracy moving forward."

Lennon joined the foundation about seven years ago and learned that there were more than 100 video vignettes of recipients telling their stories. She pushed for developing them into an educational tool that would teach American schoolchildren the value of the Medal of Honor. Her idea

eventually blossomed into the education outreach program, which began in Erie, Pa., and has reached more than 9 million students across the United States, Europe and the Middle East.

Within two years, Erie educators put together CDP's lesson plans. Lennon and Jacobs say they knew the program was having a positive effect when they reviewed the progress with 35 or so students who had been involved with it for a year.

One student, raised by a Muslim father and a Southern Baptist mother, described how the CDP made a difference in his life.

"Because of my father's faith, I was raised to think of my God first and my country second," Lennon recalls the student telling Jacobs. "I was honoring my heritage, so I really didn't participate in the Pledge of Allegiance or sing the national anthem because I didn't want to disrespect my father. Then I took this course. It's men like (Jacobs) who gave me the choice to participate or not. And now I choose to stand when the pledge is read, and I am not disrespecting my father. I am honoring this country."

The Erie experiment prompted the foundation to create a series of free downloadable resources – videos, training modules and lesson plans – for schools to use. Lennon, MOH recipients and others help train the teachers, but it is up to schools to decide how to implement the CDP – in history classes, English classes or after-school programs.

The focus is service to community. "We don't mean putting on a uniform and serving the country," Lennon says. "This program is not about glorifying war. The guys are dead set against that message. We challenge everybody, and the students are a target to serve universally, whether it be Habitat for Humanity or a soup kitchen or being a teacher – doing whatever they think is their calling, so that they are making a difference and helping people. Every child we touch, we have the potential for success."

'Flooded with requests' The CDP is gaining traction in schools nationwide. In Tennessee and Georgia, efforts are underway to include the program in every school district's curriculum.

Knoxville took the lead in bringing the CDP to its schools, since the city will host the 2014 convention for Medal of Honor recipients. In support, a group of four students from Central High School in Knox County crafted a non-binding resolution calling for the CDP to be taught in all Tennessee schools. The state legislature passed the measure in April.



'Above and beyond the call of duty'

As part of its commitment to "preserve the memories and incidents of our associations" in the nation's wars, The American Legion is collecting personal stories of Medal of Honor recipients. In these videos, recipients talk about the actions that earned them the medal, and their desire to inspire patriotism and service in others.

Video interviews include:

Donald "Doc" Ballard The Navy hospital corpsman risked his life by smothering a grenade with his own body during the Vietnam War.

Patrick Brady The Army helicopter pilot rescued wounded soldiers from enemy territory in Vietnam.

Bruce Crandall The Army officer flew into enemy fire to evacuate the wounded during the Vietnam War.

Harold "Hal" Fritz The Army officer was severely wounded during an attack in Vietnam, but he risked his life to save his men.

Walter Joseph "Joe" Marm The Army officer's selfless actions led his team to a successful mission under heavy fire during the Battle of la Drang.

Leroy Petry The Army sergeant saved the lives of multiple men when he grabbed and tossed an enemy grenade away during a battle in Afghanistan.

Jay Vargas Despite being wounded, the Marine carried his injured commander to safety in the face of heavy gunfire in Vietnam.

Watch the videos online:

www.legion.org/medalofhonor

Don Naab, director of education programs for the 2014 convention, says the students' success is what the CDP is all about.

"This whole program is designed to get kids to get engaged and do their jobs in their communities," he says. "That's what these recipients do (through their continued community service). The kids saw an opportunity to do their job – to write a resolution – and take it to their senator, take it to



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MOH recipient Bruce Crandall hugs Cedar Bluff Middle School sixth-grader Christian Dopp, 11, following a ceremony. The Knoxville, Tenn., school was the first to receive an Uncommon Valor Award as part of the Congressional Medal of Honor Foundation's Character Development Program.

Nashville, where it was reviewed, approved and signed by the governor."

Teachers and administrators in Nashville, Knoxville, Chattanooga and other cities across the state have been trained in the CDP curriculum. In addition to public schools, the program is quickly finding its way into private schools, home-schooling groups and Boy Scout troops. When a school meets specific criteria, it receives an Uncommon Valor Award, special flag and certificate, and a visit from a Medal of Honor recipient.

Cedar Bluff Middle School in Knoxville was the first to qualify for the award, Naab says. "Medal of Honor recipient Bruce Crandall was there at the presentation," he says. "He presented the flag to the school, addressed the student body and met with the kids. It's been a great PR tool for us. We've been flooded with requests from other schools about how to get a Medal of Honor recipient to visit. We say, 'One way that you can get that is by earning it through the Character Development Program.'"

'Stacks and stacks of letters' After a deployment to Afghanistan and re-entering civilian life as a school administrator, George Chip learned about the CDP curriculum. His connections in the Georgia National Guard led to an arrangement in

which the Guard purchased a CDP kit for every middle and high school student in the state.

"As a National Guardsman, my job is to protect the citizens of Georgia," says Chip, assistant director of the Douglas County School System, which has 25,000 students in 30 schools outside Atlanta. "How better to protect them than by teaching our young people character development skills so their character might improve?"

Chip embraces the program because of its core messages and values. "Our young people need heroes," he says. "We all need somebody who will be a hero to us. Unfortunately, some of the heroes young people look up to today are misguided. You will see the tragedies of some entertainers who are mercurial in their personal lives. On the other hand, the Medal of Honor recipients – their heroism goes beyond what most human beings could endure, and somehow they survived it. And to hear them tell their stories is remarkable."

Chip hopes to see the program adopted beyond his district and even outside Georgia. "I hope this will inspire other schools and other groups to get involved," says Chip, a member of American Legion Post 145 in Douglasville. "Legionnaires could help by just talking about the program with boards of education, principals and others. When you talk about something enough and people realize it's the right thing, they will become engaged. Just that simple point of discussion could make things happen."

The feedback from students is incredible. "I have stacks and stacks of letters that we have received from classrooms," Brady says. "Amazingly, the kids remember what I said to them about courage and sacrifice. We've had kids start crying. We've had kids come up and hug us. They line up to get their picture taken with us and get our autograph and things like that. The feedback is voluminous."

To date, the CDP program has reached millions of students, but that is only a start.

"Success to me is to have this program in every middle school and high school in America, and the DoD schools overseas, too," Brady says. "We don't have all the schools yet, but we will. And even if we don't live long enough to make it happen, whoever comes behind us can make it happen."

Henry Howard is deputy director of The American Legion Magazine.

Learn more about the Congressional Medal of Honor Foundation's Character Development Program online:

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Its few stable nations are small and on the periphery, while major players are at risk of becoming failed states. Is there any hope for the Middle East?

BY ALAN W. DOWD

any Americans forget, or simply don't know, that the term "Arab Spring" – shorthand for the wave of anti-autocracy revolutions that began in Tunisia in 2010, spread to Egypt, Libya and Yemen in 2011, and devolved into civil war in Syria – traces its roots to Czechoslovakia's "Prague Spring."

During a heady four-month period in 1968, Czechoslovakia openly challenged the totalitarian order of its Soviet masters and launched a daring experiment in political freedom. But Soviet strongman Leonid Brezhnev would have none of it, and deployed thousands of troops and tanks to reassert control. More than two decades would pass before freedom was allowed to bloom again in Prague.

This detour through history is instructive as we try to make sense of what lies ahead in the chaotic Middle East. It's going to take time for the old order of strongmen and the sword to give way to a new order of political pluralism and economic freedom. Of course, it pays to recall that the old order was not all that orderly:

- The 1950s saw coups in Iraq, Egypt and Iran; a Franco-Anglo-Israeli invasion of Egypt; and Algeria's war for independence.
- The 1960s saw a series of coups and countercoups in Syria, Iraq, Turkey and Libya; Israel's stunning pre-emptive war against its neighbors; and a civil war in Yemen.
- The 1970s saw a military coup in Turkey; another Arab-Israeli war; civil war in Lebanon; revolution in Iran; and the Soviet invasion of Afghanistan.
- The 1980s saw civil war in Afghanistan; Lebanon descend into anarchy; government-sponsored massacres in Syria and Iraq; a decade-long war between Iraq and Iran; another military coup in Turkey; another civil war in Yemen; a bloody Palestinian uprising; the assassination of Egypt's president; and the emergence of al-Qaida.
- The 1990s saw Iraq invade Kuwait, bomb Israel and Saudi Arabia, and smash internal revolts; the birth of the Taliban; and a rising tide of anti-Western terrorism.
- The 2000s saw a second Palestinian uprising; the crescendo of al-Qaida's global guerrilla war; U.S. invasions of Afghanistan and Iraq, followed by bloody insurgencies; and an abortive revolution in Iran the "Persian Spring," which predates the Arab Spring.

In short, despite the best recollections of the realists, the Middle East has never been known for stability. As regimes fall, wars rage, nations fracture, and jihadists and moderates vie for Islam's future, are there any islands of stability left in the region?

ROUGH NEIGHBORHOOD The Middle East was once the cradle of civilization, but today the peoples of the region live in the epicenter of failed states. The Failed States Index indicates that virtually every country in the region is either a failed state or "in danger" of becoming one. Even Israel and Turkey are in the "very high/high warning" category. The only countries considered "stable" in the region are the United Arab Emirates and Qatar, which may not be able to export much stability due to their size and peripheral location. On the other hand, countries with the political

muscle, geographic placement and/or demographic heft to serve as regional stabilizers are dealing with too much internal instability to do so.

Egypt Hosni Mubarak's Egypt was a bulwark of stability and dependability – keeping peace with Israel, keeping the Suez Canal open to U.S. warships, keeping extremist elements at bay and keeping problem states like Iraq and Iran on the margins of Middle East politics. Since Mubarak's toppling, Egypt has been tossed from crisis to crisis – teetering between political paralysis, economic collapse, martial law, low-grade sectarian conflict, full-blown civil war and a destabilizing cycle of re-revolution.

Although the mil-to-mil contacts with Washington remain strong, post-Mubarak Egypt has carried out policies that have destabilized its neighborhood and worried its allies. For example, the short-lived government of Mohamed Morsi failed to provide security outside the U.S. Embassy, allowed Sinai to become a nest for jihadists and hosted Iran's head of state – the first such visit since the 1979 Islamic Revolution.

Perhaps the post-Morsi government will prove more effective at addressing these issues, navigating Cairo's new politics and maintaining the support of the people. But it hasn't gotten off to a good start. Swept into power by a military coup, the new government used brutal tactics to cripple Morsi's political base and suppress opposition, killing hundreds in the process. Whether Egypt emerges from the wreckage as a stable democratic state, a military dictatorship covered by a veneer of democracy, a Sunni version of Iran or a failed state remains an open question.

Saudi Arabia Some say the old guard in Saudi Arabia could be a linchpin of stability. For instance, when the Arab Spring threatened the regime in Bahrain (home to the U.S. 5th Fleet), the Saudis dispatched hundreds of troops and tanks to prop up their neighboring autocrats. Similarly, when Egypt's army moved against Morsi, Saudi Arabia led a coalition of Gulf autocracies in providing political cover and economic assistance to the generals – sending diplomats to lobby Europe and a \$12 billion aid package to Cairo.

But this Arab version of the Brezhnev Doctrine is not durable. First, Freedom House ranks Saudi Arabia among the worst regimes on political rights and civil liberties. That's not the wave of the future. Second, the operative word in "old guard" is "old." A series of deaths has exposed a succession crisis in the aging House of Saud. Third, Saudi

Arabia is not safe from the storm. What Frederic Wehrey of the Carnegie Endowment for International Peace calls "the forgotten uprising" has triggered a "deadly cycle of demonstrations, shootings and detentions" in the oil-rich parts of eastern Saudi Arabia.

Iraq Prime Minister Nouri al-Maliki's policies have tended to favor his fellow Shiites, driving Iraqi Sunnis out of the political process and toward radicalization. Some Iraqi Sunnis are even turning back to al-Qaida's Iraqi branch, which has quickly reconstituted since the departure of U.S. forces. Iraq's Sunnis and Shiites are killing each other at rates not seen since before the U.S. surge. Amidst the violence, Iran is using Iraq as a corridor to deliver aid to Syria's Bashar al-Assad, and militias are using the Iraq-Syria frontier to launch attacks into Syria.

All of this explains why so many observers advocated keeping a backstop contingent of U.S. forces in Iraq as an insurance policy. Without such a stabilizing force – to keep al-Maliki honest, to keep an eye on Iran, to keep a lid on jihadist flare-ups – Iraq appears to be breaking into ethno-religious-regional shards. Predictably, U.S. military commanders are quietly mulling sending advisers and equipment back to Iraq.

One caveat: Iraq is not broken because the United States intervened. Rather, the United States intervened because Iraq was broken. As Gen. Ray Odierno recalls of his early 2003 arrival in Iraq, "What I underestimated when I got there was the societal devastation that was occurring in Iraq." In short, Iraqis have to rebuild their own house before they can help rehabilitate the neighborhood.

Syria "I would not be surprised to see Syria break apart entirely," concludes former NATO military chief Adm. James Stavridis. Just consider the ingredients churning in Syria: Alawites, Sunnis, Arabs and Kurds fighting for territory, with jihadist groups such as Hezbollah and al-Nusra adding fuel to the fire, all overlaid by a proxy war pitting Iran and Russia on one side against the United States, Europe and Israel on the other. If that's not scary enough, al-Assad has reopened the Pandora's box of chemical warfare.

Iran Since its birth, the Islamic Republic of Iran has been a metastasis of instability and terror. It is deeply engaged in supporting al-Assad in Syria and Hezbollah in Lebanon. It has waged a proxy war against the United States in Afghanistan and Iraq. And its ripening nuclear program could force the Saudis and other regional powers to go nuclear,

invite pre-emptive strikes from Israel and/or spark a conflagration enfolding U.S. forces.

United States All of this leads some observers to point to the United States as the default stabilizer. To be sure, the United States has the military strength to protect its allies. But Americans have no stomach for another round of large-scale interventions in the Middle East. Washington's standoff policy on Syria, lead-from-behind approach to Libya, drone war in Pakistan, and rapid drawdowns in Iraq and Afghanistan provide every indication that U.S. policymakers are eager to shift from boots-on-the-ground nation-building to what the realists call "offshore balancing."

Moreover, because of the evolving global petroleum market – the United States will be the world's largest oil producer by 2017 – the Middle East is decreasing in importance to the United States. Would an energy-independent America go to war for regimes that openly flout U.S. values and secretly undermine U.S. interests?

BEST PRACTICES Although there is no perfect role model or surefire source of stability in the Middle East, a few countries offer examples of best practices.

Jordan's King Abdullah II is the most liberalized monarch in the region – and arguably the most legitimate in the eyes of his subjects. Consider how the Arab Spring revolts bypassed Jordan. Although the country has work to do on press freedom and balancing executive and legislative powers, it recently elected a new parliament, has opened its doors to regional refugees and is working closely with the United States on contingencies in Syria.

"Jordan has never been more important to the United States and to its regional allies than now," argues former U.S. Central Command (CENTCOM) commander Gen. Joseph Hoar. "Amman's calm hand has been among the biggest contributors to regional peace and security."

Joint Chiefs Chairman Gen. Martin Dempsey expects the U.S. protection force comprised of F-16s, Patriot missile batteries and a thousand troops to remain in Jordan "several years."

Speaking of protection, the Kurds of northern Iraq have been under the protective wing of U.S. power since 1991. Enjoying de facto independence as the Kurdish Regional Government (KRG), the proto-state has embraced majority rule and is working on minority rights. While the rest of Iraq backslides toward civil war, Syria hemorrhages, and Iran staggers under the weight of sanctions, Iraqi Kurdistan is prospering. The KRG is studded

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Syrians wait outside a bakery shop to buy bread in Maaret Misreen near Idlib. More than three years into Syria's civil war, the once highly centralized authoritarian state has effectively split into three distinct parts, each boasting its own flag, security agency and judicial system. Carlos

with "high-rises and five-star hotels," booming businesses, new airports, "modern, wide high-ways" and a new pipeline carrying oil to Turkey, as *The Washington Post* reports. But the most important characteristic of the KRG is what's absent: suicide bombings, assassinations and political violence. Kurds remain the largest ethnic group in the world without a state. As the rest of Iraq smolders, perhaps that's about to change.

Boasting the most durable democratic government in the Muslim world, a booming and open economy, global trade ties, civilian control over the military and a seat inside NATO, Turkey is proof that Western-style governance, politics and economics can thrive in a Muslim country. Yet Turkey's clumsy support for the anti-Assad rebels exposed the limits of Ankara's ability to influence events in the region. Worse, the harsh crackdown against the Taksim Square protests triggered a broad-based backlash across the country – and marred Turkey's image as a consensus-based democracy.

The United Arab Emirates' commitment to economic freedom has fueled a booming economy. A thousand U.S. companies have offices in the country, with 60,000 Americans working there. The U.A.E. participates in a range of U.S.-led security efforts: stability operations in Afghanistan, reconstruction and training efforts in Iraq, sanctions against Iran, missile defense, NATO's regional partnership and the Container Security Initiative. U.A.E. diplomats brokered the transfer of

power in Yemen, and U.A.E. pilots enforced the no-fly zone over Libya. However, the country's politics are largely shaped by regime selections rather than popular elections. Highly restrictive Shariah law governs much of the public space, and political activity is circumscribed.

Similarly, neighboring Qatar is a land of contrasts. It boasts high levels of economic freedom, hosts a key U.S. air base and missile-defense radar, armed rebels in Libya and Syria, and deployed air and ground forces to support NATO's Libya operations. Yet Qatar is an autocracy that constrains political activity, civil society and individual freedoms. Freedom House describes Qatar as "not free."

In short, nobody in the region is perfect. But there is a piecemeal patchwork here pointing the way toward a healthier, more stable Middle East: Jordan's calm hand; Turkey's commitment to free trade, free government and civilian authority; Qatar's enthusiastic embrace of economic freedom; the KRG's economic dynamism and diplomatic openness; and the U.A.E.'s willingness to partner and trade with the United States.

Let's hope it doesn't take another 20 years for the peoples of the region to learn from these positive examples – and enjoy a springtime of lasting freedom.

Alan W. Dowd is a contributing editor for The American Legion Magazine. Read his "Landing Zone" column at www.legion.org/landingzone.

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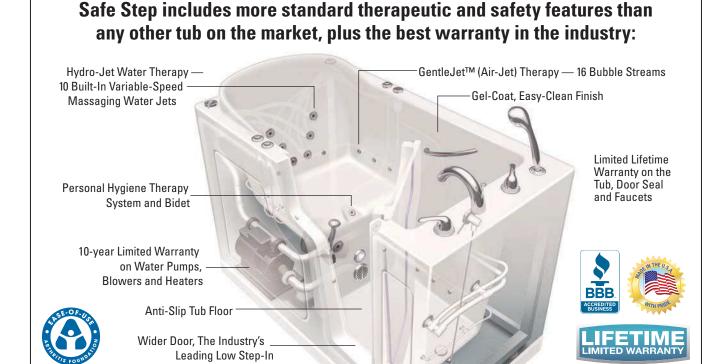
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A slice of **SECURITY**

Overwhelmed trying to strengthen your financial position? Try this simple but solid recipe.

BY J.J. MONTANARO

At The American Legion's 95th National Convention in Houston, I met a number of visitors at the USAA display, where I gave a presentation titled "Take Charge of Your Finances."

The idea behind it was cooked up right in my kitchen. Specifically, it can be traced back to an apple pie my wife and I shared about 20 years ago while I was serving on active duty. (Yes, I still remember it – the pie was just that good.) Unfortunately, I never got the recipe and have been searching for one as good ever since – at least, I was. Last fall, I finally found a recipe that just about duplicates that elusive apple pie.

What does all this have to do with personal finances? A lot, it turns out. At about the same time I discovered my world-class apple pie recipe, a working group here at USAA was putting the finishing touches on a roundup of potentially life-changing personal finance tips.

We think this short list gets right to the heart of what it takes to become financially secure: a simple recipe that holds the same potential for your finances that my (yes, I took ownership) apple pie recipe does for your taste buds.

The recipe that follows can help you take charge of your personal finances:

Protect your life, your loved ones and your possessions. In USAA's recipe, we call this insurance. Making sure your protection package keeps pace with your life is a smart way to help keep your finances on track. This is the equivalent of the pie pan, protecting your precious ingredients on their journey to the dessert plate. Life is always changing, and insurance is by no means a fire-



and-forget proposition. Yes, that new house means you need to exchange your renters' policy for homeowners' insurance, but it may also come with a mortgage that needs to be accounted for in your life insurance plan. As your life changes, so will your insurance needs.

Spend less than you earn. Live within your means. This is the equivalent of having apples on hand for your pie. My recipe calls for the Granny Smith variety, but no matter the type, you can't make apple pie without apples. Likewise, you can't create financial success without money. Build and live within a budget that allows room for saving while also ensuring that less cash leaves your pocket than goes into it. Do that and you'll be well on your way to turning your finances into something mouthwatering, not stomach-turning. Sounds pretty simple, but obstacles are everywhere. Watch an hour of TV and you'll see what I mean. Our society constantly encourages, even bullies, you to kick this critical ingredient to the curb. Ignore that message, and prosper.

Save for emergencies. Yes, you do need an emergency fund, and sooner rather than later. Making a commitment to controlling debt and living within your means is at the heart of this recipe. But having at least a small emergency fund in place will allow you to keep that commitment when things go awry. For me, this is like that second set of apples and pie crust makings I buy – just in case. Set up a savings account and start working on building a cash cushion today.



Save now for your **retirement.** Imagine the disappointment you'd experience if you walked in your house in anticipation of devouring some warm apple pie, caught a faint scent of it and then discovered that nothing but crumbs were left. That's the scenario many Americans face when it comes to retirement. Stop putting it off. Start or increase what you're saving for retirement. The Thrift Savings Plan (TSP), 401(k) and IRA - each comes in a traditional and Roth version – are but a handful of the ways you can enlist

tages to ensure you've got some pie waiting when you're finished working.

Prepare your legal documents. At our house, if there's some pie left over, we make sure everyone knows who's going to get what. In USAA's financial recipe, this translates to having up-to-date plans regarding what should happen if you pass away or are incapacitated. Wills, powers of attorney, letters of instruction and beneficiary designations are all part of ensuring you've clearly defined your wishes as to what will go to whom, who will make decisions if you can't and who will take care of your kids if you're not alive to do so. This is important stuff, whether you're 23 or 83, wealthy or not. Get it done!

Have a financial plan and keep it up-to-date.

A recipe card of sorts, this is a list of steps that get you to your ultimate financial goal. Online tools and calculators are available and useful. But you'll need to take time to sit down with your significant other and discuss goals, resources and priorities, and create an action plan on which you both agree.

As far as the apple pie recipe goes, it's those Granny Smith apples and going big with the butter, sugar and cinnamon drizzle that make it work. Now you've got a go-to recipe for your finances as well. All that's left to do is start following it and begin enjoying the results of your good decisions. And like all great recipes, share it with those who could benefit.

J.J. Montanaro is a certified financial planner with USAA Financial Planning Services, one of the USAA family of companies. USAA is The American Legion's preferred provider for financial services.





Protect your life, loved ones, possessions

Get proper insurance coverage:

- Health, life, disability, long-term care
- Auto, homeowners (renters), umbrella
- Update with life events

Spend less than you earn

- Create a spending plan and control where your money goes
- Understand needs vs. wants
- Review options for reducing expenses
- Pay yourself first (save)





Save for emergencies

- Build a reserve of 3-6 months expenses
- Start smaller if necessary
- Set up automatic deposits

Save now for retirement





Increase contributions as salary increases





Prepare your legal documents

- Basic will/trust
- Powers of attorney
- Beneficiary designations
- Titling of property & assets

Build your financial plan



- Assess your situation
- Create a financial to-do list and stick with it
- Monitor and update your plan annually and with significant life events



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FALL MEETINGS

Halt to the shutdown

Legion leaders gather in Indy, call on Washington to find solutions.

The American Legion's 2013 National Executive Committee Fall Meetings in Indianapolis had a typical portfolio of resolutions and commission appointments, but the agenda was shared with the biggest issue at hand: Washington's inability to pass a federal spending bill, which shut down many arms of the federal government and threatened to suspend VA payments to disabled veterans. By the time the Legion meetings ended, a temporary agreement was reached to fund the government through mid-January.

Resolution 17, passed by the NEC, called on Congress to reinstate federal benefits and provide back pay if necessary.

Meanwhile, at a press conference that week, American Legion National Commander Dan Dellinger led Legionnaires from around the country in voicing frustration, particularly over the shutdown's potential effects on veterans. He spoke about the importance of keeping disability benefits and payments going, and described televised images of elderly veterans in wheelchairs denied access to the National World War II Memorial in Washington.

Following the press conference and the Fall Meetings, veterans across the United States contacted the Legion to express their appreciation for the organization's efforts to remove the threat of suspended disability payments.

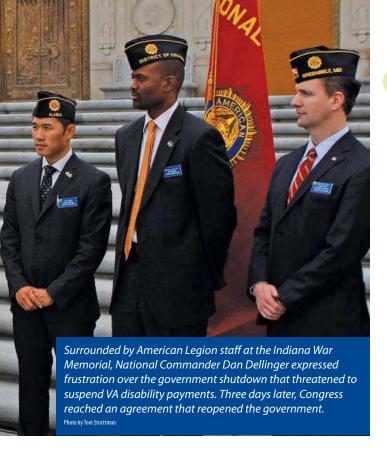
Robert Walker of Ewa Beach, Hawaii, a Legionnaire and retired Navy chief petty officer who was wounded in Mosul, Iraq, sent an email to National Headquarters that read, "I'm

thankful to have such great representatives as the Legion fighting for both my rights and that of all veterans. As one who would have been hit the hardest by not receiving my military pension check or my veterans disability check if a resolution was not hammered out by the deadline, it became very clear how the Congress does not have the best interests of veterans in clear focus, much less the rest of the entire country.

"I see this as a bigger problem for future generations of warriors, when they see our current generation of veterans' problems with pension and disability payments in question. How many people do we really expect to sign up for an all-volunteer force if they cannot expect to even be paid their justly and duly earned pensions after a full career and retirement?"

Also during the Fall Meetings, The American Legion PTSD-TBI Committee met to discuss its next steps after releasing a report last spring offering recommendations for better treatment of veterans suffering from post-traumatic stress disorder and traumatic brain injury.

One recommendation is a two-day PTSD-TBI symposium in conjunction with the Legion's annual Washington Conference in March. Such an event would include mental health experts from the private sector, federal government and military, prompting wide-ranging and productive exchanges of ideas on treatment options and other issues related to PTSD and TBI.





Caouette appointed chairman emeritus

Joseph E. Caouette, chairman of the National Americanism Commission since 1995, was appointed chairman emeritus during the NEC's Fall Meetings.

Caouette, from the Department of New Hampshire, is a Korean War Marine Corps veteran and retired U.S. postmaster. A 63-year member of The American Legion, Caouette has served at every level of the organization's leadership – from post adjutant to department commander to National Executive Committeeman, and many other offices.

According to Resolution 31, Caouette's distinguished service "has developed many dynamic and progressive initiatives to increase participation in our youth programs and promote patriotism throughout our nation."

The federal government is again open for business. Veterans can visit their memorials, benefits will be paid and workers can return to their jobs.

It is no exaggeration to believe that veterans and The American Legion made the ultimate difference in this resolution. No examples of shutdown travesties resonated with the public like the images of World War II veterans being denied access to their memorial and military families being denied benefits after their loved ones made the supreme sacrifice in Afghanistan.

Now the bad news. The funding resolution to operate the government only lasts until the middle of January, and the agreement to raise the debt ceiling is only good through mid-February.

I now say to Congress and the president what every parent tells their kids: don't wait until the night before the final exams before you start studying. The time to negotiate a lasting budget agreement is now.

National Commander Dan Dellinger, addressing the National Executive Committee

Key resolutions of the 2013 Fall Meetings

ECONOMIC

25 Support RallyPoint to accelerate recruitment of new American Legion members, and to assist veterans with professional networking and career opportunities
26 Support legislation allowing veterans eligible for Post-9/11 GI Bill educational benefits to convert those benefits into assistance in starting, purchasing or expanding businesses

INTERNAL AFFAIRS

2 Update National Paid-Up-For-Life Plan23 Award Congressional Gold Medal posthumously to Past National Commander Harry W. Colmery

NATIONAL SECURITY

14 Petition DoD to research modifying battlefield helmets to lessen IED shock-wave effects

PUBLIC RELATIONS

7 Present National Commander's Public Relations Award at national convention starting in 2014

VETERANS AFFAIRS & REHABILITATION

3 Schedule national commander's annual testimony to Congress during Washington Conference starting in 2014

21 Improvements to VA's women veteran programs

The full text of all resolutions passed at the NEC's 2013 Fall Meetings is available online.

archive.legion.org, click on "Resolutions"

MIDDLE EAST

Long haul in Jordan?

Gen. Martin Dempsey, chairman of the Joint Chiefs of Staff, announced during a recent visit to Jordan that U.S. troops could be based in the moderate Arab country for "several years." As Reuters reports, the mission of the U.S. force in Jordan – which includes 1,000 troops, a squadron of F-16s and Patriot missile units – is to prevent Syria's civil war from spilling across the border and help Jordan handle security challenges triggered by the war.

"We're at our best when we can actually shape events and prevent conflict," Dempsey said.



MARITIME SECURITY

DoD

New risks, opportunities in the Mediterranean

A new report issued by the American Enterprise Institute concludes that recent discoveries of 3,450 billion cubic meters of natural gas and 1.7 billion barrels of oil in the Eastern Mediterranean Sea will force the United States and its allies to rethink their current approach to maritime security in the region.

Pointing to tensions in Egypt, the war in Syria, Iran's use of terrorist proxies, Russia's desire to expand its influence, and disputes between Israel/Lebanon and Turkey/Cyprus over boundaries, the report argues that the United States can no longer take security in the Eastern Mediterranean for granted. Instead, Washington "must bolster its force posture in the region by establishing new cooperative security sites and helping develop a regional defense partnership."

FOREIGN AFFAIRS

Swords into plowshares

Muammar Gaddafi's sprawling military compound in Tripoli – a literal city within a city – will be turned into a public park, Reuters reports. Measuring 2.5 square miles, the compound included villas, gardens, government offices, a garrison for internal security forces and command bunkers for regime leaders. It was targeted by U.S. warplanes in 1986 after Gaddafi-linked terrorists bombed a disco in Berlin, and leveled during the NATO bombardment in 2011.

VERBATIM

Burn the body and scatter the ashes ... Why shouldn't he share the fate of millions of the Nazis' victims, who have no grave to cry to and no place to grieve?

Efraim Zuroff, chief Nazi-hunter at the Simon Wiesenthal Center in Israel, saying that the body of ex-SS captain Erich Priebke, who died at 100 on Oct. 11, should be cremated. Priebke was serving a life sentence under house arrest in Rome for his part in the killing of 335 civilians in 1944. Rome, Argentina and his German hometown of Hennigsdorf have all refused burial, fearing that Priebke's grave would become a shrine for neo-Nazis.

Source: NBC New



NATIONAL SECURITY

DoD

Pacific pivot

The Air Force and the Navy are co-leading a national-security "pivot" to the Asia-Pacific region. *The Washington Times* recently recapped some sharp and forceful comments about the pivot from Gen. Herbert Carlisle, commander of the Pacific Air Forces.

Citing China's attempts to control disputed islands in the South China Sea and to bully Japan out of the Senkaku Islands in the East China Sea, Carlisle described Beijing as "fairly aggressive" and warned that it runs "the risk of creating the potential for miscalculation."

"That's something we think about every day," Carlisle added.

Signaling U.S. seriousness about the Asia-Pacific pivot, the *Times* reports that "the first base for new F-35 jets will be at one of the nine Air Force bases in the Pacific." In addition, the Pentagon recently deployed 12 F-22s in Japan and 24 F-16s in South Korea. According to the *Times*, that means half of the F-22 fleet is deployed in the Asia-Pacific region (including Japan, Alaska and Hawaii).

Carlisle said the U.S. military's presence will "increasingly move south and west," citing deployments in Australia, Singapore, Thailand and India.

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Nationwide Coverage	YES	YES
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GALLERY



Soldiers of a 3rd Division field artillery battalion huddle around a miniature Christmas tree to open a present in Pietramelara, Italy, on Dec. 16, 1943. Pictured from bottom left, clockwise, are Staff Sgt. John F. Suchanek, Sgt. Charles M. Myrich, Sgt. Leon L. Oben and Pfc. Joseph G. Pierro. U.S. Armyphoto

VERBATIM

I cannot impart on you the level of emotion that poured through the intensive care unit that day. Grown men began to weep, and we were speechless at a gesture that speaks volumes about Josh's courage and character.

Commanding officer of Army Ranger Josh Hargis,

in a letter to the wounded soldier's wife following a Purple Heart ceremony at his bedside in a millitary hospital



in Afghanistan. Doctors' believed Hargis was unconscious, but he managed to raise his heavily bandaged hand in a salute. Hargis was injured in an explosion while his unit, the 3rd Ranger Battalion, was searching for a high-value target in Panjwai, Afghanistan. Four other soldiers died in the attack.

VALOR

Civil War hero's lost Medal of Honor found in back of book

Civil War hero Brig. Gen. Joshua Chamberlain's Medal of Honor has been returned to a historical society in his home state of Maine, after it was found at a church sale. The medal was examined by experts from the Smithsonian, the Library of Congress and the U.S. Army to determine its authenticity.

"After the general's death in 1914," the *Daily Mail* reports, "it was passed down through his family, until his granddaughter and last living relative Rosamond Allen died in 2000."

Allen's estate was donated to Duxbury Church, which is how the medal was unintentionally sold – in the pages of one of her books.

Chamberlain, who fought at Gettysburg and some 23 other battles during the Civil War and was wounded six times, was presented with the Medal of Honor by President Grover

Cleveland in 1893.



50 Years later the 1964 Silver Proof Set still shines bright

n November 25, 1963, just three days after the tragedy in Dallas, the U.S. Mint began work on the 90% Silver Kennedy Half Dollar. It would prove to be one of the most popular half dollar designs in our nation's history. Not surprisingly, when Americans discovered that the brand new Kennedy Half Dollar was the centerpiece of the 1964 U.S. Silver Proof Set, demand immediately soared through the roof!

By January 11th, 1964, the Mint was forced to halt orders for the 1964 Silver Proof Set, and eventually had to reduce the original maximum order of 100 Proof Sets down to just 2 sets per buyer in the face of such staggering demand. Finally, on March 12, even the limit of 2 sets was halted because the Mint received orders for 200,000 Proof Sets in just two days!

Fifty years later, the 1964 Silver Proof Set is still in great demand.

Why? Because this set is chock full of "Firsts", "Lasts" and "Onlys":

1964 Proof Set Firsts, Lasts & Onlys

- ✓ The FIRST year Kennedy Half Dollar Proof
- ✓ The FIRST Proof set to feature a former president on every coin
- ✓ The LAST Proof Set struck at the Philadelphia Mint
- ✓ The LAST year the Roosevelt Dime, Washington Quarter and Kennedy Half Dollar were struck in 90% silver for regular production
- ✓ The ONLY 90% Silver Kennedy Half Dollar Proof ever minted for regular production
- ✓ The ONLY Kennedy Half Dollar Proof struck at the Philadelphia Mint

As we approach the 50th Anniversary of JFK's 1963 assassination this year, the 1964 U.S. Silver Proof Set is back into the spotlight again. Each set contains the 1964 Lincoln Cent and Jefferson

Nickel, along with three 90% Silver coins: the Silver Roosevelt Dime, Silver Washington Quarter, and the 1964 Silver Kennedy Half Dollar—the only 90% Kennedy Half Dollar ever struck for regular production.

Saved from destruction—but how many sets survived?

Collectors know that the key is to find those sets still preserved in the original U.S. Mint "flat pack" just as issued. And over the past 50 years, that has become more and more difficult! Since this set was issued, silver prices have risen from \$1.29 per ounce to over \$48 per ounce at the silver market's high mark. During that climb, it is impossible to determine how many of these 1964 Proof Sets have been melted for their precious silver content. The packaging on thousands of other sets has been cut apart to remove the silver coins—so there is no way to know for certain how many 1964 U.S. Proof Sets have survived to this day.

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COLLECTING

The world of vintage baseball cards

BY MICHAEL OSACKY

The hobby of collecting baseball cards picked up steam in the early 1950s, when athletes such as Mickey Mantle, Hank Aaron, Willie Mays and Sandy Koufax graced the baseball diamond. The sport was embraced as the national pastime, and boys were in heaven trading and coveting the cards of their favorite players.

Many of the era's best baseball players fought for their country in World War II and were deeply proud of their service. Like them, my grandfather returned from the war, married and started a new life. When I was 16, he gave me a musty old shoebox full of old baseball cards rescued from the attic. My excitement and passion for collecting was ignited that day.

As a vintage card/sports memorabilia appraiser and collector, I want to help preserve these pieces of history. As I travel through different states, I relish the thrill of the hunt for vintage baseball card collections. Each has a unique story of how and when it was obtained, its significance to the owner, and the question of how the collection will be passed on to future generations. Unfortunately, an unknown amount of vintage memorabilia will never see the light of day again, lost to the passage of time or landfills.

Sports memorabilia is a niche hobby that has evolved over time. Many people are unsure of how to value their vintage card collection, so here are a few tips for the amateur card collector:

Is your card trimmed? Unscrupulous people trim cards to make it seem like the card has four perfectly sharp corners. Use a ruler to determine if a card is the appropriate size.

Has there been paper loss? Many cards in the early 1900s were glued in scrapbooks. I've seen cards that look great, but when I turn them over, the entire back is missing. Remember to look at both the front and back of the card. If it's glued into a scrapbook, do not remove.

Pay attention to centering. People pay less money for cards that are "off-center." Cards with off centering (top to bottom and/or left to right) are visually unappealing.

Creasing matters. Creasing, big or small, will significantly lower the value of a card. Use a magnifying glass to help identify creases.

Most cards manufactured after 1975 are worthless. There are a few exceptions, but these are rare.

baseball card collectors before and after their military service. On a recent trip to New York, I met with a Vietnam War veteran who was reluctant to share his story. When he went off to serve his country, his mother threw out his card collection, which had been passed down to him from his grandfather. She thought she was just getting rid of "clutter." When her son returned home from war, his room had been cleaned, and Babe Ruth, Lou Gehrig and Ty Cobb cards from the 1920s and 1930s were among the items thrown away. A treasure trove of history gone forever.

The more popular sets collected include:

Tobacco cards from 1909-1911 These were inserted into tobacco packages. The reverse sides are ads for different tobacco brands.

Cracker Jack cards Issued in 1914 and 1915 in Brooklyn, N.Y., and Chicago, these were a gimmick to increase sales. One of the most famous advertising ploys in sports history, cards featured future Hall of Famers such as "Shoeless" Joe Jackson, Ty Cobb and Christy Mathewson. Caramel staining is usually prevalent.

1933 Goudey This set of 234 cards includes many future Hall of Famers. The set has four Babe Ruth cards and two Lou Gehrigs. The key card needed to complete the set is Nap LaJoie. The only way to obtain it was to write the Goudey Gum Co.

1952 Topps This year produced Mickey Mantle's rookie card.

A BIT OF HISTORY Hall of Famer and World War II veteran Bob Feller is the only pitcher in Major League Baseball history to pitch an opening day no-hitter. Shortly before his death in December 2010, we met for his last sit-down interview. He served as a gunner on USS Alabama and missed four years of baseball to defend his country. Feller struck out all-stars such as Mantle, Gehrig and Joe DiMaggio. He never struck out Ruth but did see him pitch.

Michael Osacky is an expert appraiser and historic preserver of pre-1970 sports cards and memorabilia. He writes a column for Parade.

mww.baseballintheattic.com

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Wartime veterans inducted into the Baseball Hall of Fame

Army

25 Navy

4 Marine Corps

Coast Guard

Inductees in the National Baseball Hall of Fame who served during wartime in more than one conflict are Larry MacPhail (Army, World War I and World War II) and Ted Williams (Marine Corps, World War II and Korean War).

Source: Baseball-Almanac.com

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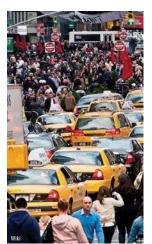
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SOCIETY

An urbanized America



About half of the U.S. population lives in 146 counties clustered around the nation's most densely populated urban areas, according to U.S. census data. Here's what the 10 most populous counties look like:

- 1 Los Angeles County, Calif., 9.8 million
- 2 Cook County, Ill., 5.2 million
- 3 Harris County, Texas, 4.2 million
- 4 Maricopa County, Ariz., 3.9 million
- 5 San Diego County, Calif., 3.1 million
- 6 Orange County, Calif., 3.1 million
- 7 Miami-Dade County, Fla., 2.9 million
- 8 Kings County, N.Y., 2.5 million
- **9** Dallas County, Texas, 2.4 million
- 10 Queens County, N.Y., 2.3 million

GOVERNMENT

Sequester scorecard

Despite all the sky-is-falling doomsaying about how the sequester would cripple operations at federal agencies by forcing automatic furloughs, *Government Executive* reports that "most major departments have reduced furlough days or eliminated them altogether."



According to *Government Executive*, the Education and Justice departments have not furloughed employees, while the Agriculture, Transportation and Homeland Security departments "received authority to transfer funds between agency accounts, and were therefore able to cancel planned furloughs." Likewise, thanks to accounting flexibility, the Pentagon cut its planned furloughs from 22 days to 11 days and "more recently – through a series of cost-cutting measures and inter-service transfer of funds – reduced the days of unpaid leave to six."

Even so, the sequester guillotine is slicing away vital elements of the Pentagon's long-term recapitalization resources.

VERBATIM

Children's safety is paramount,

but at the same time, you have to let them live life.

Ellen Cohen, a parent in Port Washington, N.Y., on a local middle school's ban on footballs, baseballs, lacrosse balls, "rough" games of tag and cartwheels. Port Washington's school superintendent says the new policy follows a rash of playground injuries.

Source: CBS New York

ASK A SERVICE OFFICER

How income affects VA eligibility



Tracy L. DavisDepartment Service
Officer, Missouri

Q: Can VA deny me health care if my income is too hiah?

A: All systems have limits, and VA had to close open enrollment in 2003 when it had too many veterans to care for at the standards required. The American Legion continues to advocate for VA to resume open enrollment, and VA

is incrementally lowering the income limit to allow more veterans into the system without overwhelming it. The overall goal is to eventually resume open enrollment.

VA health-care eligibility is determined by the Veterans Health Administration (VHA), and VHA rules are constantly changing. If you were previously denied VA health care because your income was too high, I suggest you reapply because you may be eligible for Priority Group 8 (veterans with gross household incomes above the VA national income threshold who agree to co-pays).

If your last year's income was too high but you are now below the limit, you can ask to enroll in VA based on your current need. You can also use your own and your spouse's medical expenses to show that your income is below the limit. Income is not the only issue; net worth is also a consideration for enrollment based on a means test. If your health-care eligibility is based on financial need, your family's net worth (if greater than \$80,000) can prevent you from qualifying for VA health care.

Go online to reapply for enrollment of health-care benefits or update your information.

www.1010ez.med.va.gov/sec/ vha/1010ez

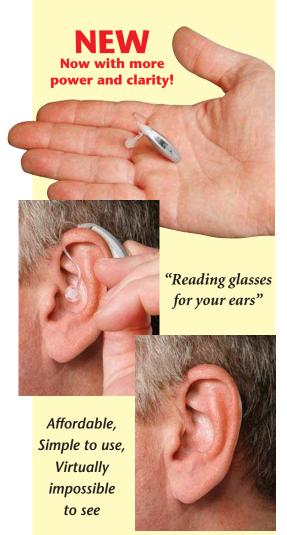
Find an American Legion accredited service officer in your state:

www.legion.org/serviceofficers

Do you have a question for Department of Missouri Service Officer Tracy Davis about the claims process or veterans benefits in general? Send it to **askso@legion.org**.

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ver the years, digital electronic technology has made the way we live easier, safer and more convenient. In many cases, it's even made many products more affordable... (remember how much the first VCRs used to cost?). Unfortunately, the cost of many digital products, including the hearing aid never seemed to come down. Now, a new option has been invented... it's called Perfect Choice HDTM.

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Perfect Choice HD is not a hearing aid. If you believe you need a hearing aid, please consult a physician. Not available in the state of Washington.

HONOR & REMEMBRANCE

Two continents, 70 years, countless memories

William Hastings joined the Army in 1942 to beat the draft. After training in the Army Air Corps and teaching recruits how to drive equipment, he was sent from Texas to England. That's where he met Joyce Hopwood.

Joyce joined the British army at age 16. During the Blitz, the Germans hit her family's home. Her then 3-year-old brother was deafened by the explosion and has not heard a word since. The home was lost.

"We had flatbed lorries, and we had guns on them. If we did not have enough men to run the guns, they would put the girls on them," Joyce said. "We shot at the airplanes. What we hit, we don't know."

Just after Joyce passed her badge for the signal corps, she met William at a church in London. William was with the chaplain when Joyce's grandmother invited the two of them to tea. "The rest is history," Joyce said.

In December 1943, William and Joyce married, and Joyce was soon pregnant. She retired as a first private.

Both of their military careers saw the couple brush shoulders with famous figures. Joyce served in the army and lived in the same barracks as Princess (now Queen) Elizabeth, who was in the motor-vehicle squad. William says he was on Gen. Dwight Eisenhower's staff at Normandy and



then traveled through France. Much of the time, he and the others weren't even sure of their location, other than they were in a combat zone.

After the war, William was assigned to the Strategic Air Command. He served in Korea and Vietnam before leaving active duty in 1966. He was in the reserves until 1972. He worked as a deputy sheriff and a constable before retiring.

Joyce took a job with the Muscular Dystrophy Association once her children were old enough. She cared for more than 500 patients and even worked with Jerry Lewis on a telethon in Dallas-Fort Worth.

The couple will celebrate their 70th anniversary Dec. 16.

Submit your story or your family's military history for the Honor & Remembrance web page:

www.legion.org/honor, www.legiontown.org

★ honor@legion.org



CHILDREN & YOUTH

CWF awards \$644,005 in grants

The American Legion Child Welfare Foundation, now in its 59th year, has awarded \$644,005 to 21 nonprofit organizations for 2014. The grants support worthwhile youth-serving projects and assist in the dissemination of information to the general public and specific target groups. They include:

- **Autism Speaks** of New York, which received \$32,350 for "100-Day Kit for Newly Diagnosed Families." Sons of the American Legion sponsored this grant.
- Face the Future Foundation of Chicago, which received \$6,575 for "Family and Public Support Program for Children with Craniofacial Birth Defects." The American Legion Auxiliary sponsored this grant.
- KS&A (Klinefelter Syndrome & Associates) of Pine, Colo., which received \$20,000 for "Genetic Information Kits for Newly Diagnosed Children with X and Y Chromosome Variations." Sons of The American Legion sponsored this grant.
- National Autism Center of Randolph, Mass., which received \$50,000 for "Evidence-Based Educational Interventions in Public School Settings for Children with ASD." The American Legion Auxiliary sponsored this grant.
- National Braille Press of Boston, which received \$18,500 for "Just Enough to Know Better: A Braille Primer." Sons of The American Legion sponsored this grant.
- Organization for Autism Research of Arlington, Va., which received \$67,400 for "Autism Tuned In." Sons of The American Legion sponsored this grant.
- **Prevent Child Abuse America**, which received \$14,383 for "Helping Offenders Prevent Child Abuse and Assist in Healthy Development of Families."
- Society for the Prevention of Teen Suicide of Freehold, N.J., which received \$30,100 for "Remote Delivery of Lifelines Suicide Prevention Program to Schools."

Read the entire list of 2014 grant recipients online.

www.legion.org/childwelfare

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PERSONAL FINANCE



Resolve to 'keep it simple' in 2014

As this year draws to a close, you might be thinking about your hopes for 2014. You might even have big plans to bring in the new year with a bang. Not me. This year I'm scaling back, and maybe you should, too.

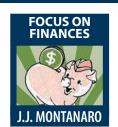
I've given a lot of advice about resolutions and have created my own lists for years now. But this time I'm trying a new approach, sticking to a simple plan with only one goal. For me, it's

going to be better than the convoluted roadmaps I could never complete. I had a better chance of winning the lottery than making all those things happen.

It's good to think big, but I've decided it's better to stay focused, fight hard and finish strong.

What's your one thing? Fortunately, if you were already on the "think big" path, the hard work is already done. Now you just have to narrow down your choices and ask, "What's one thing that could make a big difference in my financial life if I could just pull it off?" Is it finally tackling that debt load, a budget that is more a guiding document for your spending than an afterthought, or a savings plan that needs to be started or reinvigorated?

For my family, the resolution this year is simple: we're going to save, in advance, for all our major financial undertakings for 2014. We've already had a planning session and agreed on an approach to fund a family vacation, holiday shopping, a visit to Arrowhead Stadium (go Chiefs!) and kids' camps. No big last-minute budget busters this year. I've already done the legwork and set up the accounts,



and automatic transfers will begin with the first paycheck of the new year. Bam! This year will be the first in recent memory where our resolution becomes a reality beyond January.

Visualize success, build a plan and execute.

You've picked your goal and clearly defined success, and now it's time to map out how you're going to get it done. The beauty of scaling back is that you won't need an off-site planning

conference with audiovisual support and complicated diagrams to design your strategy. It may take nothing more than a pad of paper and a few minutes chatting after dinner to get everyone on track; simple or complex, you definitely need to have the whole team paddling in the same direction. And then execute. It's never easy, but with laser-like focus on a single outcome, my guess is that success you have visualized has a much better chance to become reality.

If you can plan, execute and deliver on more than one goal this year, more power to you. But whether you're trying to turn the corner with your finances, health or relationships, set yourself up for real success by eating the proverbial elephant one bite at a time.

J.J. Montanaro is a certified financial planner with USAA, The American Legion's preferred provider of financial services. Submit questions for him online.



www.legion.org/focusonfinances

VERBATIM

Boy, if they don't get these glitches figured out fast, people aren't going to come back for visits 15 through 18.

Robert Gibbs, former White House spokesman, on the implementation of the Affordable Care Act's online insurance exchanges. Speaking on MSNBC's "NOW with Alex Wagner," Gibbs said the team that bungled the HealthCare.gov website should be fired. BY VALERIE HEFFNER

EDUCATION

Some DEA, GI Bill beneficiaries may receive extended benefits

Q: I served for four years in the Marine Corps. My father also

served and is 100 percent disabled. I know I have 36 months of entitlement for Post-9/11 GI Bill benefits under Chapter 33. How many months of benefits do I get from the Survivors' and Dependents' Educational Assistance (DEA) program under Chapter 35, when I am entitled under two programs?

A: You can usually get up to 48 months of full-time benefits as a beneficiary of two programs. But as of Oct. 1, you're entitled to a total of 81 months of full-time benefits

if eligible for both DEA and a GI Bill program such as the Montgomery GI Bill, the Post-9/11 GI Bill or others (this doesn't include those enrolled in the Vocational Rehabilitation program). People who have already used 48 months of combined benefits prior to Oct. 1 are not eligible for this extended benefit.

Valerie Heffner is a Marine Corps veteran and member of American Legion Post 27 in Arizona. askvalerie@legion.org

Source: CNN



SAL mySAL site offers access to membership

Sons of The American Legion squadron adjutants can now access membership information, reports and electronic membership tools online.

www.mySAL.org

National Headquarters developed the website to mimic myLegion.org, which assists post, district and county officers with their membership needs. Download an authorization form at www.mySAL.org to start the process of creating a squadron account.

CHILDREN & YOUTH

Nine students receive Samsung scholarships

The American Legion National Selection Committee has chosen nine winners of the 2013 Samsung American Legion Scholarship. Each student will receive \$20,000 for undergraduate studies.

The recipients are Cameron Akker, Sammamish, Wash.; Tery Burt, Chesnee, S.C.; Dallas Debruin, Greenfield, Ohio; Megan Kelley, Danbury, Neb.; Gabrielle Lessen, Alexandria, La.; Austin Owen, Vestavia Hills, Ala.; Gregory Scalise, Brewster, Mass.; Aidan Schneider, Flagstaff, Ariz.; and Troy Timmerman, Marshall, Minn.

The remaining 89 national finalists will each receive a \$1,100 scholarship for undergraduate studies.

The scholarship is available to high-school juniors who complete the American Legion Boys State or American Legion Auxiliary Girls State programs and are direct descendants, or legally adopted children, of wartime veterans eligible for Legion membership. To date, the scholarship has awarded some \$5 million to nearly 1,700 applicants, making it the largest college scholarship awarded by the Legion.

Learn about our scholarships online:





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How to submit a reunion

The American Legion Magazine publishes reunion notices for veterans. Send notices to The American Legion Magazine, Attn: Reunions, P.O. Box 1055, Indianapolis, IN 46206, fax (317) 630-1280, e-mail reunions@legion.org or submit information via our website, www.legion.org/reunions.

Include the branch of service and complete name of the group, no abbreviations, with your request. The listing also should include the reunion dates and city, along with a contact name, telephone number and e-mail address. Listings are publicized free of charge. Your notice will appear on our Web site within

Your notice will appear on our Web site within a week and will remain available online until the final day of your reunion. Upon submission, please allow three months for your reunion to be published in print. Due to the large number of reunions, The American Legion Magazine will publish a group's listing only once a year.

Notices should be sent at least six months prior to the reunion to ensure timely publication.

Other notices

"In Search Of" is a means of getting in touch with people from your unit to plan a reunion. We do not publish listings that seek people for interviews, research purposes, military photos or help in filing a VA claim. Listings must include the name of the unit from which you seek people, the time period and the location, as well as a contact name, telephone number and e-mail address. Send notices to The American Legion Magazine, Attn: "In Search Of," P.O. Box 1055, Indianapolis, IN 46206, fax (317) 630-1280 or e-mail reunions@legion.org.

The magazine will not publish names of individuals, only the name of the unit. Listings are published free of charge.

Life Membership notices are published for Legionnaires who have been awarded life memberships by their posts. This does not include a member's own Paid-Up-For-Life membership. Notices must be submitted on official forms, which may be obtained by sending a self-addressed stamped envelope to *The American Legion Magazine*, Attn: Life Memberships, P.O. Box 1055, Indianapolis, IN 46206.

"Comrades in Distress" listings must be approved by the Legion's Veterans Affairs & Rehabilitation division. If you are seeking to verify an injury received during service, contact your Legion department service officer for information on how to publish a notice.

To respond to a "Comrades in Distress" listing,

To respond to a "Comrades in Distress" listing, send a letter to *The American Legion Magazine*, Attn: Comrades in Distress, P.O. Box 1055, Indianapolis, IN 46206. Include the listing's CID number in your response.

"Taps" notices are published only for Legionnaires who served as department commanders or national officers.

AIR FORCE / ARMY AIR FORCES

55th & 58th Weather Recon Sqdns, Branson, MO, 6/11-14, C.R. Layton, (918) 446-6945, conradlay@ aol.com; AF Public Affairs Alumni, San Antonio, 4/10-13, John Terino, (703) 239-2704, johnterino@ afpaaa.org; Wheelus AB (Tripoli, Libya), Dayton, OH, 9/19-22, Judy Martin Moore, (276) 728-5391, immoore919@aol.com

ARMY

1st Bn 12th Inf "Red Warriors" 4th Inf Div, Washington, 5/23-25, Whitney Echols, (251) 948-2242, whitney.echols.rtr@gmail.com; 1st Trans Bn (FAMF), Savannah, GA, 5/4-7, Bruce Binns, (269) 345-6279, ccbaypiper@iserv.net; **1/83rd Arty** (Vietnam, 1966-1971), Branson, MO, 10/12-15, Bill Taggart, (856) 228-5614, artillery_83rd@ yahoo.com; **22nd Inf Rgt,** Branson, FL, 4/30-5/4, Betty Brenneman, (941) 697-5985, brenneman@ realtyagent.com; **101st Abn Div Assn,** Tampa, FL, 2/5-9, Eddie Pissott, (813) 454-3205, epissott@ tampabay.rr.com; **321st Trans Co (1967-1968)**, Donegal, PA, 6/8-14, Chris Patchel, (412) 672-3461, kaitlynsmom5@comcast.net; **385th Sig Co (1967)**, Hopkinsville, KY, 3/8-9, Donna Willfahrt, (920) 467-4406, willfahrt@charter.net; **728th MP Bn**, San Antonio, 6/4-8, Peter Smith, (210) 404-1726, pbscoin@yahoo.com; **B Co 26th Sig Bn (Flak Kaserne, 1961-1963)**, Augusta, GA, 4/24-25, Bob

Medlock, (317) 873-4236, bobmedlock@att.net; **D Co 40th Armor 172nd Inf Bde (1966-1968)**, Jefferson City, MO, 6/6-8, Richard McCarty, (573) 893-4516, rmccarty@mediacombb.net; **Trans OCS Class 7-67 D-2**, Branson, MO, 4/27-30, Skip LeMay, (407) 855-2831, francis3218@att.net

COAST GUARD

Bibb, New London, CT, 4/22-27, Jimmy Tweed, jtweed94@comcast.net; *Rockaway*, North Myrtle Beach, SC, 4/20-30, Frank Carlsson, (352) 253-0588, adsellinc@aol.com; *Winona*, Coeur d'Alene, ID, 9/19-21, Darlene Amundson, (208) 292-4840, amundson1693@roadrunner.com

JOINT

USASMA/CSM/SGM, Lawton, OK, 4/21-24, Aaron Boone, (580) 355-2593

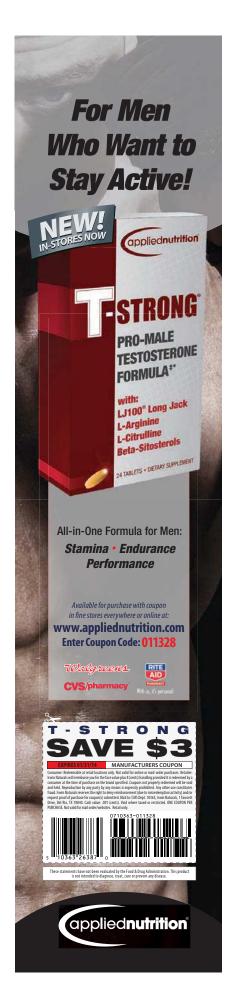
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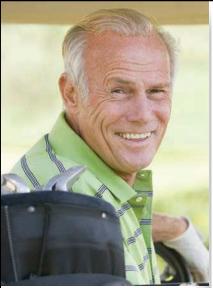
3rd MAW (Master's Field, FL, 1952-1955), Chicago, 8/24, Donald Pechous, (708) 484-9611; Kilo Co 3rd Bn 7th Rgt (Vietnam), San Diego, 9/9-15, William Rolke, (262) 780-0993, k37usmc@att.net; MCAA 531 Gray Ghost Sqdn, Quantico, VA, 4/24-27, Ralph Delisanti, (585) 426-4091, ralphdelisanti@yahoo.com; VMA(AW)-225 Vikings (Da Nang, Vietnam, 1969-1970), Yuma, AZ, 2/6-9, Tim Murphy, (703) 980-3878, timurf@comcast.net

NAVY

Albemarle, Savannah, GA, 5/4-7, Bruce Binns, (269) 345-6279, ccbaypiper@iserv.net; *Ault* **DD 698,** San Antonio, 5/1-5, Tony Fuentes, (210) 495-9554, fountain 48@sbcglobal.net; Donner LSD 20, Norfolk, VA, 5/1-4, Dennis Heimbach, (610) 775-7539, dheimb@1usa. com: Dovle FFG 39, Jacksonville, TN, 5/16-18, J.W. Bowles Jr., (904) 642-0725, iwbowlesir@ yahoo.com; Eaton DD/DDE 510, Dubuque, IA, 7/1-6, Fred Hinze, (631) 220-9750, catsupman@optonline.net; Haddo SSN 604, Charleston, SC, 9/18-21, Ralph Stroede, (330) 532-4238, rstroede@hughes.net; Hyman DD 732, Charleston, SC, 9/7-14, Ralph Beck, (727) 408-5800, ptgeezr@yahoo.com; Jenkins DD 447, Baton Rouge, LA, 4/30-5/4, Robert Roginsky, (440) 582-5856, bjski1@aol.com; Kemper County LST 854, San Antonio, 5/1-4, Jim Simonson, (320) 253-2167, jasimonson@ stcloudstate.edu; Leahy DLG 16, Branson, MO, 1/15-17, Bob Jeffries, (574) 268-7678, bljeffries@embarqmail.com; Midway Island Vets, Dependents, Civilians & Survivors, Glasgow, KY, 6/5-8, Michael Wilson, (270) 579-2525, bartmike105@gmail.com; Mills DER 383, Branson, MO, 10/2-6, Ben Laurens, (252) 504-3733, nriver@ec.rr.com







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- 2nd Mar Div Opn Tumbler Snapper Shot Dog (Camp Lejeune, NC & Yucca Flats, NV, Apr-May 1952), Robert Morris, (781) 337-2867
- 4th Inf Div 1st Bn D Co Machine Gun Plt 4th RCT (Ladd AFB, Fairbanks, AK, 1953-1954), B. Farrell, barnyard30906@yahoo.com
- 8th MP Co (Germany, 1957-1966), Leroy Imler, (703) 670-5719, 8thmpco6063@gmail.com
- 30th Inf Rgt Heavy Mortar (Fort Benning, GA, 1953-1955), Dick Lester, (860) 887-7566, dicklester85@yahoo.com
- 87th AAA D Btry 97th AAA Grp Baseball Teams (Okinawa, 1952-1953), "Brud" Coombs, (845) 264-5067, bseecoach@comcast.net
- 97th Eng Gen Serv Rgt (WWII & ALCAN Hwy), J. Neil Jednoralski, (785) 825-6847, ineil.jednoralski@cox.net
- 298th, 54th MP Cos (Fort Ord, CA, 1965-1969), Tom Mullaney, (989) 356-9781, tgm285@ vahoo.com
- 597th AAA Wpns Bn (1944-1945), Joe Trainer, (281) 497-7881, joetrainer@aol.com
- 5060th AF Hosp (Ladd AFB/Fort Wainwright, AK, Sept 1959-Mar 1961), Steve Knopf, (215)
- 561 188th Ord 573rd (1966-1967), Ed Yaw, (585) 889-4726, esy1947@yahoo.com
- AMD Paraloft / TAD Sqdn Personnel (LP-14, NAS Norfolk, VA, 1965-1969), Ed Blumberg, nykr4evr1@verizon.net
- Behind the Line Spotter Unit (Palestine, 1947), John Barnoski, jbh-hvac4ct@sbcglobal.net CBD 1502 (Atsugi, 1953-1956), Ken Peitzmeier,
- (402) 371-7486, ardken@conpoint.com Class 545 (PR "A" School, Lakehurst, NJ, Nov
- 1964-Jan 1965), Ed Blumberg, nykr4evr1@
- Co 374 (NTC Great Lakes, IL, Aug 1965), Ed Blumberg, nykr4evr1@verizon.net
- Cos 4444, 4468 (Bainbridge, MD, Mar 1946), Ed Walton, (949) 770-0746, waltonjr-4@aol.com
- Commanding Officers, Trepang SS 412 & Sub Base Midway Island (1945), Michael J. Fields, (601) 445-4074
- Firebase Ripcord 101st Abn (Vietnam, 1970), Walter Juszczak, (304) 387-2468, farmer64@ hotmail.com
- I Co 17th Inf Rgt 7th Inf Div (Okinawa & Korea), Roland Glenn, (207) 439-0773
- Med Co 6th Inf Rgt (Berlin, 1950s), Bob Dittmeier, (516) 694-2574, bobditt2@aol.com *Noa* **DD 841 (1945-1973),** Robert Barrie, (727) 289-6534, kmleone@snet.net
- Seabee Unit 36 Special NCB (Okinawa & Easter Sunday Invasion, 1945), Reinhard Krone, (320) 695-2561
- VMF/VMA-211 2nd MAW (1958-1988), Joseph Kalil, (317) 627-6005, joe.kal75@att.net

TAPS

- Joseph T. Craig, Dept. of Alaska. Nat'l Vice Cmdr. 1994-1995, Dept. Cmdr. 1976-1977, Nat'l Rehab. Cmsn. Advisory Board Memb. 1968-1969, Nat'l Exec. Cmte. Alt. Memb. 1982-1994, Nat'l Children & Youth Region 8 Chmn. 1986-1987, Nat'l Children & Youth Region 8 Memb. 1978-1987, Nat'l Children & Youth Region 8 Vice Chmn. 1979-1980, 1982-1983 and 1985-1986, Nat'l Veterans Employment & Education Cmsn. Memb. 1988-1994 and 1995-1998, Nat'l Exec. Cmte. Memb. 1998-2002, Nat'l Internal Affairs Cmsn. 2002-2005, Nat'l Legis. Cmsn. Liaison Cmte. Memb. 1998-1999 and 2000-2002, and Nat'l American Legion Magazine Cmsn. Liaison Cmte. Memb. 1999-2000.
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I certify that all information furnished on this form is true and complete.

Jeffrey Stoffer, Publisher

I'd live within my income, but it's such a poor neighborhood.

A MOTHER asked her son, "Why don't you run down the street and see how old Mrs. Smith is this morning?"

The boy returned a few minutes later and reported, "Mrs. Smith says her age is none of your business."

A LITTLE GIRL asked her mother, "Where did humans come from?" The mother thought for a minute and replied, "Well, honey, God made Adam and Eve, and they had children, and that's where we all began."

Two days later, the girl asked her father the same question. He answered, "The human race evolved from apes over millions of years."

The confused girl returned to her mother and said, "Mommy, you told me that God created people, but Daddy says they came from apes."

"Well, dear, it's very simple. I told you about my side of the family, and Daddy told you about his."

CHRISTMAS is that time when everyone gets all Santamental.

A BOY, while dancing with a girl for the first time, said, "You'll have to forgive me, but I only know two steps: the fox trot and the tango."

"No kidding," she replied. "Which is this?"

A DINER in a restaurant had been waiting a while for his meal. Finally, the waiter returned and said, "Your fish will be coming in a minute or two, sir."

"All right," the diner replied. "Out of curiosity, what bait are you using?"



"I give away free toys. If anything, you owe me money."



"Not a creature was tweeting or clicking a mouse."



MY DOCTOR told me I have a trick knee. I didn't believe him until it asked me to pick a card.

WHAT DID SANTA CLAUS say to all the toys on the night of Christmas Eve? "OK, everybody, time to hit the sack!"

A LAWYER wrote a note to one of his clients: "Thought I saw you on the street the other day. Crossed over to say hello, but it wasn't you, so I went back. One-tenth of an hour, \$25."

A TERMITE walked into a bar and asked, "Is the bar tender here?"

"A MAN IN MONTANA says the U.S. Treasury has reimbursed him after his dog ate \$500 in cash. That explains why today the Treasury got a call from another guy who said, 'Uh, my dog Bo just ate \$14 trillion.'" – *Jimmy Fallon*



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Turner W. Branch, a principal and senior partner of the Branch Law Firm, retired as a 1st Lieutenant in the United States Marine Corps in 1968. He served on active duty in Camp Pendleton, California and at the Marine Corps Air Facility (MCAF) in Santa Ana, California. While at Camp Pendleton he served with the Second Battalion, Fifth Marines, First Marine Division (FMF) USMC.

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